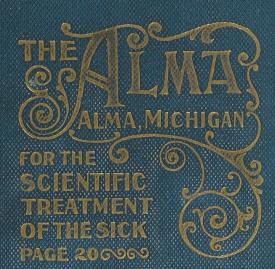
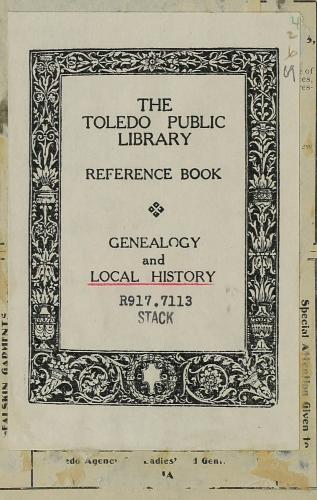
HUBBELLS SHUDOK





47194





SPITZER BUILDING.

Patterson,

The Caterer,

- -Is prepared to take charge of
- -your Receptions or Dinner Par-
- —ties, with the effects that please,
- --relieving you of all responsi-
- -bility.

Phone 32.

Toledo Electrical Repair Co.,

7 and 6 Law Building.



Agents for Northern Electrical Mfg. Co. Dynamo, Motors and Special Electrical Equipment.

Anything Electrical from a Door Bell to a Dynamo.

Repairing a Specialty.

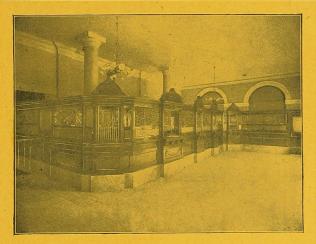
WE EXECUTE

Orders for Engraved Wedding Invitations and Announcements, Reception and Visiting Cards, Monograms, Crests and Coats-of-Arms. Proper form and superior excellence characterize these productions. All stationery is manufactured in the building, and our plant is thoroughly equipped,

THE BROWN, EAGER & HULL COMPANY.

SAVINGS BANK.





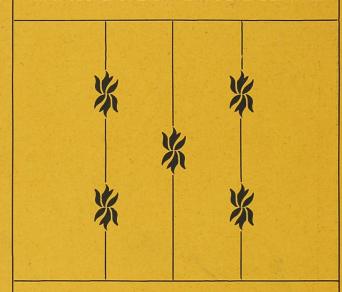
LOBBY.



GARDNER BUILDING.

The Home Safe Deposit and Trust Company

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Safe-Deposit and Trust Company

TRANSACTS A GENERAL TRUST and INVESTMENT BANKING BUSINESS.

Interest Allowed on Funds Deposited in

The Company have on hand and for sale at all times, First Mortgages on Improved Toledo Real Estate, and they always have money to loan on such property at lowest current rates,

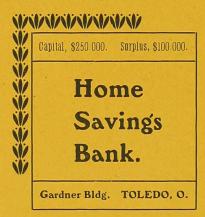
Safe-Deposit Boxes \$5.00 and Upwards per Year.

The vault of this company is the only vault in the city in a fire-proof building. The vault itself is absolutely fire-proof as well as absolutely burglar-proof. In looking for security, get the best, it costs no more.



Savings Department.

THREE PER CENT interest allowed on all Savings Deposits. Interest on Savings Deposits either paid in cash or credited to accounts semi-annually on the 15th day of January and the 15th day of July.



Commercial Department.

This Bank will receive Commercial Accounts, and will be as liberal in its terms as is consistent with a conservative banking policy.

Especial Attention Given to the Accounts of Ladies.

S

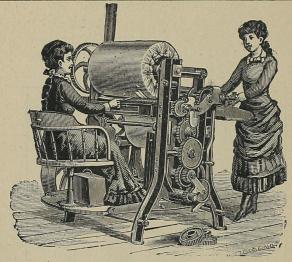
PECIAL NOTICE.

TELEPHONE NUMBERS.

Pages 21, 22, 23 and 25.

CHANGING ADDRESSES.

Any persons removing after agent has taken address will confer a favor upon publishers by sending change to 127-129 Huron Street.



ABOVE CUT REPRESENTS

The KING of of Collar and Cuff Ironers.

Which is a perfect ironer. We also have the King of Mangles, weighing 10,000 pounds, on which we iron Sheets, Table Cloths, Towels and Napkins at one cent each. This is less than the fuel costs you to wash and iron at home.

FITHER PHONE 438.

TOLEDO LAUNDRY CO.
430 Summit Street, Toledo, O.

..HUBBELL'S..

TOLEDO BLUE BOOK

PRICE \$ 2:00

A FAMILY AND SOCIAL DIRECTORY OF TOLEDO AND VICINITY.

Containing the Names of Householders, and of the Adult
Members of each Family in Alphabetical Order, in
Toledo, and Twenty-five Suburban Towns; also
Streets arranged Alphabetically, together
with the Personnel of the Press, Officers of Clubs, Associations, etc.,
in Toledo, and a few valuable hints on
Etiquette,

1. X/20

EIGHTH ISSUE, 1901-1902.

TOLEDO, OHIO: THE B. F. WADE PRINTING COMPANY, 1901.



OUR HOME

Should be as cozy and pleasant as it is possible to make it. "We are all ready to testify that "There's he made like home."

It is our business to look after the interior—to see that all things harmonize. We have everything here that has to do with Artistic Interior Furnishing—

Carpets, Lace Curtains, Draperies, Furniture Coverings, Special Furniture, Rugs, Hardwood Floors, Wall Paper, And we do Interior Decorating.

In making your purchases you can readily realize that our method of showing these kindred lines side by side under one roof will be of great assistance to you in securing a pleasing and harmonious selection. Besides, we have had a great deal of experience, and are able and willing to offer suggestions which will aid you.

While our offerings comprise the best qualities and finest drawings obtainable, we also have inexpensive furnishings which work up very nicely. It is not necessary to spend a great amount of money to make your home attractive—it's the good taste that counts.

RE-UPHOLSTERING—Old Furniture made to look Modern and as good as new.

Howard R. T. Radcliffe,

325-327 Superior Street.



ntroductory Note.



N presenting the eighth edition of the TOLEDO BLUE BOOK to the people of Toledo and vicinity, we desire to extend our gratitude to all who have assisted the publishers in the compilation of this work; and to assure the public that we have aimed to keep it thoroughly up-to-date as a reference book for all who have an interest in the social development of the territory covered. The rapid growth of Toledo has been accompanied by corresponding growth to near-by cities, and the great development of the inter-urban electric railway system has brought an ever increasing territory into closer and closer social communion. This has necessitated a more comprehensive work than heretofore, and we feel confident that all interested will appreciate our efforts.

We have only solicited advertisements from such reputable houses as we would feel free to recommend to our patrons, and we trust that their assistance in producing the TOLEDO BLUE BOOK will meet with

proper appreciation.

The publishers will be glad at any time to receive suggestions from any of our patrons, that may lead to an improvement of this directory, for it shall be our aim to make it cover the ground thoroughly, and be as valuable a reference as possible.

M. P. HUBBELL & CO., Sept. 1, 1901. Toledo, Ohio.

47194 R917113



OILINE

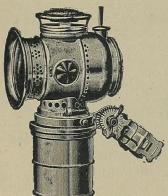
The Finest Oil for

SEWING MACHINES, BICYCLES, TYPEWRITERS, ETC.

IT NOT ONLY LUBRICATES, BUT CLEANS, POLISHES AND PREVENTS RUST AS WELL

JIFOID

Jifoid will repair a small leak in a single tube bicycle tire without the use of a patch or a plug. Besides being a quick repair cement, Jifoid will also cement a patch, cement a tire to either a wood or metal rim, and will set a plug.





The BRECKENRIDGE
ACETYLENE
GAS LAMP
and THE LIGHT WEIGHT
OIL LANTERN.

The two finest bicycle lamps made. Manufactured by

The National Cement & Rubber Mfg. Co.,

TOLEDO, 🔊 🔊 OHIO.

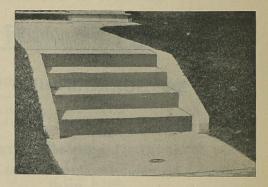
Also Manufacturers of The High-Pressure and Red Cross Brands of Rubber Cements, Rim Cements Plugging Cements, Graphites, etc Forsale by all the leading dealers

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Schillinger Bros. Co.

We
Make
Artificial
Stone
Walks,
Cement
Floors,
Gravel
Roofs.



Artificial Stone Steps and Walk laid by our company at E. D. Scheble's residence, No. 2206 Madison St., Toledo, O.



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A LITTLE Picture ...of a...

GREAT Health Resort

The ALMA SANITARIUM

ALMA, MICHIGAN,

Offers for ill people advantages and facilities that are unexcelled.



The Strongest Water from the Deepest Hole in Michigan.

Alma-Bromo Mineral Water has been used by the Physicians at the Alma Sanitarium for Eleven Years, and they have successfully treated thousands of cases of Rheumatism, Skin, Kidney, Liver and Nervous Diseases. A 64 page booklet telling you why ill people get well at the Alma will be sent free. Write to-day.

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The New Rubber Store

A FEW OF OUR SPECIALTIES.

Air Pillows Air Cushions Atomizers, Bands Bandages Bed Sheets Belting, Blankets Boots and Shoes Breast Pumps, Breast Shields Brushes, Clothing: Capes, Caps Cloth Wringers Coats, Combs Chair Tips and Buffers Diapers, Dolls Douches Door Matts Finger Cotts Foot Balls Force Cups Fruit Jar Rings Gas Tubing Gossamer Coats Hair Pins, Hats Horse Covers Hose Hot Water Bottles Ice Bags Invalid Cushions Mackintoshes Matts, Nipples Nursery Sheeting Packing Plant Sprinklers Shoes and Boots Shower Yokes Syringes Tubing, Toys Urinals Wagon Aprons Window Cleaners Wringer Rolls Vehicle Tires

We have a large and complete stock for the wholesale and retail trade consisting of

EVERYTHING IN THE RUBBER GOODS LINE

Our products are always new and up-to-date, and our facilities for buying in large quantities enables us to sell at unusually attractive prices.

Bicycles and Supplies.

In our bicycle department we have enjoyed the confidence of our trade for the past twelve years by giving them honest goods at honest prices. We respectfully solicit a portion of your patronage.

The Union Supply Co.

231 Superior St.

J. G. Swindeman, Pres. and Mgr. J. V. Mayhew, Vice Pres. W. S. Hubbell, See'y and Treas



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....RAILROAD....

To Tecumseh, Jackson,
Homer, Marshall,
Battle Creek,
Allegan, Lansing,
Kalamazoo,
Grand Rapids

And all Points in Southern and Western Michigan.

This is the only direct line to....

Clarks' Lake, Sand Lake, Devil's Lake, Gull Lake.



Trains arrive and depart from Central Passenger Station, Cor. Cherry and Seneca Sts., Toledo, Ohio.

For Rates, Time of Trains, etc., consult nearest Cincinnati Northern Agent, or

J. B. FLANDERS, General Superintendent, Toledo, Ohio.

T. C. M. SCHINDLER, Gen. Frt. & Pass. Agt., Toledo, Ohio.

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STREETS AND AVENUES.

Acklin-av., first n. of Virginia, from Collingwood-av. w. to Robin-wood-av.

Adams, bet. Madison and Jackson, from Maumee River n. to Putnam.

Ashland-av., [continuation of Adams], from Park Place n. w to Collingwood-av

Bancroft [East], first n. of Beacon, from Franklin-av. e. to Forest Cemetery.

Bancroft [West], first n. of Prescott, from Franklin-av. w. across City Line.

Batavia, first n. of Columbia, from Franklin-av. w. to Ashland-av.

Broadway, from Ottawa, nr. Maumee River, s. w. to City Limits.

Bronson Boulevard, from Cherry [East], first n. of w. Central-av.

Buffalo, bet. Ash and Stickney-av., from Summit n. w. to W. & L. E. Ry.

Bush, bet. Stickney-av. and Magnolia, from Summit n. w. to W. & L. E. Rv.

Central-av. [West], from Franklin-av. w. to City Limits.

Cherry, bet. Walnut and Orange, from Maumee River n. w. to Fifth-av.

Chestnut, bet. Mulberry and Elm, from Summit n. w. to W. & L. E. Ry.

Clark, E. S., bet. Oak and Utah, from Third s. to Fassett.

Colfax, first n. of Lincoln, from Glenwood, w. one block.

Collingwood-av., bet. City Park-av. and Division, from Nebraska-av. n. to Detroit-av.

Columbia, first n. of Bancroft, from Franklin-av. w. to Ashland-av.

Crittenden-av., bet. Walbridge and Western-avs., from Leland av. w. to Broadway.

Delaware-av., [West], first s. of W. Central-av. from Auburn-av. w. to Ottawa Park,

Detroit-av., e. of and parallel with L. S. & M. S. Ry., from Campbell-av. n. e. to City Limits.

Dorr, first n. of Wisconsin, from Washington w. to City Limits.

Eighteenth, bet. Seventeenth and Nineteenth, from Monroe n. e. to Adams.

Eleventh, bet. Tenth and Twelfth, from Washington n. e. to Jackson.

Elm, bet. Lagrange and Chestnut, from Maumee River n. w. to Manhattan-av.

Empire, second s. of Woodruff-av. from Adams to Jackson.

Erie, first, s. w. of Ontario, from Washington n. e. to City Limits.

Euclid-av., E. S., first s. w. of Main, from Front's. to Starr-av. and from Starr-av. s. to Nevada.

Fernwood-av., [continuation of Washington], first s. of Norwood-av., from Twenty-second to City Limits.

Fifteenth, bet. Fourteenth and Sixteenth, from Washington n. e. to Adams.

Floyd, bet. Prescott and Irving, from Warren w. to Scottwood-av.

Fourteenth, bet. Thirteenth and Fifteenth, from Washington n. e. to Empire.

Fourth, E. S., first s. e. of Third, from Oak n. e. to Kelsey-av.

Franklin-av., bet. Vermont-av. and Warren, from Adams n. to Manhattan Road.

Fulton, bet. Horton and Putnam, from Floyd n. to Central-av.

Galena, first n e. of Buckeye, from Summit-av. n. w. to line of Manhattan plat.

Georgia, bet. Central-av. and Highland-av., from Detroit-av. n. w. to M. C. Railroad.

Glenwood-av., first w. of Robinwood-av., from Monroe n. across Islington, and from Central-av. n. e. to Castle Boulevard.

Grand-av. first s. of W. Bancroft, from Monroe w. to Smead-av.

Grove Place, first s. w. of Monroe, from Lincoln-av. n. w. to Shaw-av.

Hicks, first n. of Dorr, from Washington w. to City Limits.

Horton, first e. of Collingwood-av., from Woodruff-av n. to Bancroft.

Huron, first n. w. of Superior, from Washington n. e. to Ash.

Indiana-av. bet. Illinois and Missouri, from Washington w. to Brown-av. Irving, first n. of Woodruff-av., from Franklin-av. w. to Collingwood-av.

Islington, first s. of Rockingham, from Fulton n. to Detroit-av

Jefferson, bet. Monroe and Madison, from Maumee River n. w. to Collingwood-av.

Kenilworth av., bet. Rockingham and Boston, from Cherry w. to Collingwood-av.

Lagrange, first n. e. of Lucas, from Maumee River n. w. to City Limits.

Lawrence-av, first e. of Wait-av., from Dorr n. to Central-av.

Lincoln-av., first n. of Oakwood-av., from Monroe w. to Detroit-av

Locust, bet. Walnut and Lagrange, from Water n. w. to Austin, also from Franklin-av. n. to Marston-av.

Linwood-av., bet. Vermont-av. and N. Fourteenth, from John n. to E. Bancroft.

Machen, first s. of W. Delaware-av., from Franklin-av w. to Collingwood-av.

Madison, bet. Adams and Jefferson, from Maumee River n. w. to Woodruff-av.

Magnolia, bet. Bush and Mulberry, from Maumee River, n. w. to W. &

Main, E. S., bet. Euclid-av. and Platt, from Maumee River s. e. to Starrave, and s. to Nevada.

Maplewood-av., first n. of Glenwood-av., from Montoe across Islington and from Central-av. n. e. across Castile Boulevard.

Melrose, first n. of Delaware-av., from Franklin-av. w. to Collingwood-av. Miami, E. S., first e. of Maumee River, from Navarre-av, south.

Michigan, bet. Ontario and Champlain, from Washington n. e. across Michigan-av.

Monroe, bet. Washington and Jefferson, from Maumee River n. w. to City Limits.

Mulberry, bet. Magnolia and Chestnut, from Summit n. w. to Central-av. Nineteenth, bet. Eighteenth and Twentieth, from Washington n. e. to Madison.

Norwood-av. (continuation of Bartlett), bet. W. Washington and Oakwood.av., from Twenty-second w. to City Line.

Oak, E. S., first e. of Clark, from Front s. to City Limits.

Oakwood-av., bet, Bartlett and Lincoln-av., from Monroe w. to Upton-av. Oliver, first n. w. of Broadway, from Swan Creek, s. w. to L. S. & M. S. Ry. Ontario, first s. w. of Michigan, from Washington n. e. to and across

Alpena, N. T.
Oswald, E. S., bet. Platt and Kelsey-av., from front s. e. to E. Broadway.
Park Place (continuation of Adams), from Twenty-first to Woodruff-av.

Parker-av., E. S., first e. of E. Broadway, from Navarre-av w. to Worthington.

Parkwood-av., first w. of Collingwood-av., from Monroe n. across Lasky-av. and from Nessle n. to Detroit-av.

Platt, E. S., first n. of Main, from Front s. e. to Starr-av.

Prescott, first s. of Bancroft, from Franklin-av, w. to Collingwood-av.

Putnam, bet. Fulton and Warren, from Madison n. to Delaware-av.

River Place, bet. Ash and Buckeye, from Superior s. e. to Summit.

Robinwood-av., third w. of Collingwood-av., from Monroe north.

Rockingham, bet. Islington and Kenilworth-av., from Cherry w. to Collingwood-av.

Rogers, E. S., bet. Berry and Willow-av., from Navarre-av. s. to Earl. Rosalind, first s. e. of Rockingham, from Melrose n. e. to Mettler.

Rosewood-av., first w. of Hollywood-av., from W. Bancroft n. to Detroit-av. Scottwood-av., first w. of Parkwood-av., from Monroe n. across Virginia,

and from Nessle to Georgia-av. e. across City Line.

Seventeenth, first n. w. of Sixteenth, from Washington n. e. to Adams.

Shaw-av., first e. of Lawrence-av., from Monroe s. to Oakland-av.

Changed to Glenwood-av.

Sixteenth, first n. w. of Fifteenth, from Washingtou n. e. to Adams.

Sixth, E. S., first s. e. of Fifth, from Nevada n. to Starr-av., and from Starr-av. n. e. to Kelsey-av.

Smead Place, bet. Ashland-av. and Horton, from Woodruff-av n. to Irvin g Changed to School Place. Starr-av., E. S., s. of Seaman, from Oak e. beyond City Limits.
Stickney-av., bet. Buffalo and Bush, from Summit n. w. and n. to City
Line.

Summit, first n. w. of Water, from Swan Creek to Galena.
Summit-av. (continuation of Summit St.), from Galena n. e. to City Line.
Superior, but. St. Clair and Huron, from Washington n. e. to Galena.
Tenth, first n. w. of Michigan, from Washington n. e. to Jackson.
Thirteenth, first n. w. of Twelfth, from Washington n. e. to Jackson.
Twelfth, first n. w. of Eleventh, from Washington n. e. to Jackson.
Twentieth, first n. w. of Nineteenth, from Monroe n. e. to Jackson.
Twenty-first, first n. w. of Twentieth, from Washington, n. e. to Madison.
Twenty-second, first n. w. of Twenty-first, from Washington n. e. to
W. Woodruff-av.

Twenty-third first n. w. of Twenty-second, from Monroe n.e. to W. Woodruff-av. $\,\,^{\vee}$

Utah, E. S., first e. of Yondota from First, s. to Oakdale-av. Vermont-av., first east of Franklin-av., from Empire, n. to Delaware-av. Victoria, first n. of Central-av., from Collingwood-av. e. to Fulton. Virginia, second n. of Bancroft, from Collingwood-av. w. to Delaware-av. Walbridge-av., first n. of Knower from Middle Ground n. to Wendall. Walnut, first n. e. of Cherry, from Water n. w. to Austin. Warren, first w. of Franklin-av., from Madison n. to Delaware-av. Washington, first s. w. of Monroe, from Swan Creek n. w. to Twenty-second.

E. Woodruff-av., first w. of Beacon, from Franklin-av. e. across Elm. W. Woodruff-av., first s. of Irving, from Franklin-av. w. to City Limits. Western-av., second n. of Walbridge-av., from Middle Grounds w. to Wayne.

Whitney-av., first e. of Detroit-av., from Bancroft n. to Detroit-ave. Winthrop, third n. of Bancroft, from Franklin-av. w. to Scottwood-av. Willow-av., E. S., bet. Rogers and John, from Navarre-av. s. to Earl.

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C	17503	Bacon, N. B.,		Parkwood-av		
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	Blodgett, Mrs. Esther,		Jefferson	
	Bloomer, James M.,		Thirteenth	
	Blum, Henry,		Vermont-av	
	Blunt, William T,		River Place	
	Boake, Charles A.,		Michigan	
	Boal, Alfred C.,		Western-av	
	Boardman, George L.,		The Hattersley	
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	Bodley, Thomas W.,		Stickney-av	
	Bodman, Henry E.,		The Vendome	
582	Bodman, Dr. Lewis H.,	2140	Jefferson	
3 on			A SHOW A SHOW OF	
	Bodman, Lewis O	The second second	Ashland-av	
ATT	Boice, Fred.	TOA	Twenty-third	

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290 Bond, Oliver S., Bond, Walter C., Bondy, Frank D.,

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287 Brand, Herman H.,

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234 Seventeenth 2373 Glenwood-av

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332 W. Woodruff-av 559 W. Central-av .

3322 Collingwood-av 2139 Glenwood-av The Vistula

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ellar		Brandt, Oscar T. D.,		Monroe	Oluoo
BH		Brantingham, Allen C.,	The second second	Twelfth	
		Braun, Arthur P.,		Monroe	Nov-
2	216	Braun, Carl F.,		Monroe	
9		Braun, Charles F.,	113	W. Woodruff-av	altica
		Braun, Ernest A.,		W. Woodruff-av	elties
		Braun, Frank A.,	113	W. Woodruff-av	
-		Braun, George A.,		Boody House	Jack-
Manager		Braun, Harry W.,	113	W. Woodruff-av	Juon-
a	1075	Braun, Valentine,	15	Fifteenth	
L		Braun, Walter M.,	1605	Monroe	ets,
la	172	Breckenridge, Edward P.,	1845	Collingwood-av	
2	1933	Breckenridge, Henry C.,	2268	Robinwood-av	
•		Breckenridge, Harry W.,	145	Twenty-second	Neck
J. P. MCAFEE, 1merce, TOLEDO, OHIO.	1933	Breckenridge, Karl S.,		Robinwood-av	
FEE OHIO.	3 on	Brereton, Mrs. Jane,		Machen	
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A,00		Bressler, Miss Alice A.		Jefferson	
McA oledo,		Bressler, Mrs. Elizabeth A.,		Jefferson	
20		Brew, C. C.,		The Vendome	
1.	3 on	Brewer, Dr. Lyman A.,	602	Virginia	alla
ட 9		Brewer, Mrs. L. P.,		Virginia	2 M. s.
·		Brewer, W. C.,	620	Virginia	
Jun		Breyman, Arthur E.,	2103	Jefferson	
100	1689	Breyman, George H.,		Jefferson	
H		Breyman, John B.,		Robinwood-av	Edwin
10		Briggs, C. D.,		Twenty-first	
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H _a	916	Brigham, Charles O.,		Parkwood-av	George
A		Brigham, Charles R.,	2115	Norwood-av	
30.5		Brigham, Frederick M.,		Monroe	Davios
03		Brigham, George M.,		Twentieth	Furrier,
2 -		Brigham, Harry C.,		Lawrence-av	Detroit.
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0		Brigham, Mrs. Mavor,	1940	T	Corre-
-		Brigham, Dr. O. S.,	1704		spond-
		Brigham, Learey Y.,	2116	TCC	ence
0		Brigham, Stanley F.,	2110	***	solic-
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	Britton, A. C.,	342 Batavia	305			
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20871	Bromley, Mrs. W. W.,	122 W. Delaware-av	ha			
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	Brophy, Stephen,	1907 Madison	of T			
	Brough, Bernard F.,	2105 Franklin-av	CI			
	Brough, Howard B,	2105 Franklin-av	оп			
	Brough, James V.,	2105 Franklin-av	m.J.			
	Brough, Sidney R.,	2105 Franklin-av	его			
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&	21924	Burt, George R.,	2336	Scottwood-av	
		Busse, James B.,	323	W. Woodruff-av	
Son.		Busse, Louis B.,		W. Woodruff-av	
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		Butler, A. W.,	2143	Maplewood-av	
	1287	Buttman, Dr. Emma W.,	1758		
J		Butman, Thomas H.,	1758	Erie	
	947	Buxton, Clifford,	132	Nineteenth	
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		C			
C				0:	
		Cadot, Julius S.,		Sixteenth	
K		Caine, Daniel J.,		Maplewood-av	
17		Caine, George H.,		Maplewood-av	
0		Calder, John R.,		Parkwood-av	
S		Calhoun, Harry,		Walnut	
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1	1681	Camp, Daniel W.,	2295	Ashland-av	
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		Campbell, Miss Louise,	417	Michigan	
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Mad-	155	Chapman, William B., Chapman, Dr. William C.,	The Vendome 1708 Madison	1 1
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To		Christy, Capt. Martin,		Collingwood-av	Atten-	
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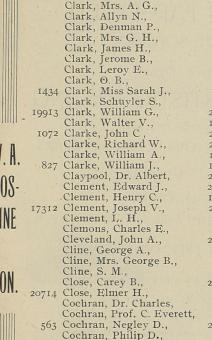
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91	7 V	V. Woodruff-av
91	7 V	V. Woodruff-av
43		Cenilworth-av
53	3 L	incoln-av
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I	5 F	ifteenth
205	8 V	Varren

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504 Sixth, ES 442 Thirteenth

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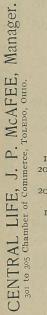


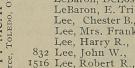


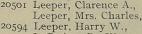


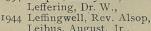


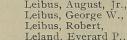


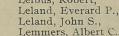


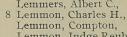


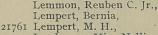












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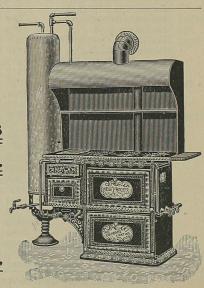
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son,	1593	Myers, Dr. Park L.,	1921 Franklin-av	Ladies
Bell, Harrison,		N		mak-
Bell, Harr	21212	Nagel, W. G.,	222 Seventeenth	ing
	22944	Nathan, Ned	1829 Lawrence-av	
2	711	Nash, Orwin Cone	2120 Lawrence-av	appli-
C.		Naumann, Rev. Chas.,	527 Crittenden-av	cation
		Neal, J. M.,	324 Eighteenth	will
	165	Nearing, Mrs. Mars	1617 Madison	
T		Neal, A. C.,	434 Erie	receive
20	3 on	Neel, Frank J., Neel, Henry	2403 Collingwood-av	hand-
D3	249	Nellis, Henry	1317 Jefferson	some
a		Nelson, Orion W.,	2407 Franklin-av	
2	20843	Nelson, Robert	2218 Collingwood-av	illus-
J. P. McAFEE, Manager.		Nelson, Robert G.,	The Belvedere	trated
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A o		Nettleman, Frank, Nettleman, George H.,	2122 Fulton 2126 Fulton	"Sou-
C	1121	Nettleton, Edward A.,	2221 Jefferson	venir
Z jo	1121	Nettleton, James B.,	2913 Robinwood-av	Book-
, T	112	Nettleton, S. W.,	2221 Jefferson	1-4 11
Гсе		Nettleton, William T.,	2608 Detroit-av	let."
J.		Neuhausel, Adolph J.,	2115 Franklin-av	
7		Neuhausel, Albert J.,	2115 Franklin-av	
யுல்		Neuhausel, Charles A.,	2366 Vermont-av	
T o		Neuhausel, Frederick J.,	2115 Franklin-av	
L let		Neuhausel, George C., Neuhausel, John F.,	27 W. Bancroft 25 W. Bancroft	^
In dan		Neuhausel, Leo,	25 W. Balletott 2115 Franklin-av	3/18
ha		Neuhausel, Martin V.,	2124 Franklin-av	
A		Neuhausel, Nicholas Jr.,	2115 Franklin-av	
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5		Neukom, George,	301 Broadway	
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(0-	Newton, Mrs. Susan B.,		Rockingham		ENT 301 to
687	Newton, John T.,		Jefferson		NTR to 305
	Newton, Roland H.,		Walbridge-av		3
	Nickolis, Elmer,	406	South		37
	Nicoles, Kenneth,		Watts Flat		AL LI Chamber
	Nicholas, Mrs. Cora Burnett,				lan
	Nicholas, Stanley B.,		Robinwood-av		I du
	Nichols, John Watts,		Lawrence-av		er
1428	Nichols, Judge F. L.,	2023	Summit		OT
	Nichols, Mrs. Mary C.,	727	Grove Place		f Con
21714	Niles, Charles F. M.,	2017	Robinwood-av		on
	Niles, Charles S.,	2017	Robinwood-av		J.
	Niles, Mrs. J. B.,	1206	Monroe		I
	Norris, Charles H.,	915	Willow-av		G. 7
	Norris, Mrs. Ella B.,	915	Willow-av		
3 on	Noble, E. Stanley	134	Twentieth		McAFEE TOLEDO, OHIO.
55	North, Dr. John	2140	Robinwood-av		CEL
	North, Dr. William B.,	2140	Robinwood-av		O D
1250	Norton, Benjamin,		Boody House		OT
	Norton, Douglas	2517	Franklin-av		田田
21461	Norton, Mrs. E. H.,		Monroe		ं पा
	Norton, Mrs. Henry G.,	635	Hicks		
	Norton, Lawrence C.,		Hicks		3
	Norton, Richard E.,		Monroe		a
	Nougaret, Rev. Lucien,		Locust		Manager.
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33	Nunn, Mrs. F.,		Western-av		e e
	Nunn, George R.,		Western-av		-
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and		Oliver, T. E. C.,	2122 Maplewood-av	
Soft		Orchard, Charles R.,	223 Eighteenth	E N
		Ormond, Rev. Benjamin,	1003 Lincoln-av	TR 3°5
Coal		Ormond, John M.,	2238 Scottwood-av	2 A
in	18864	Orphan Asylum,	2827 Cherry	AL LI Chamber
the		Orvis, Mrs. Edward E.,	114 Prescott	H
		Orvis, Robert B.,	114 Prescott	er [
city.	17193	Orwig, George B,	46 Broadway	977
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9		Owen, Frederick	558 Walbridge-av	3
		Owen, Herman E.,	1213 Jefferson	7
		Owen, Ralph G.,	130 Twenty-first	la
1		Owen, Wilbur A.,	2030 Vermont-av	n
				Manager,
N		D		e
The contract of		P		~
E		Packard, I. W.,	131 W. Bancroft	
		Packer, James M.,	444 Sixth, E S	. 2
0.		Packer, S.,	128 Twentieth	*
&	675	Paddock, Fred O.,	2233 Robinwood-av	~
		Paddock, Foster,	The Monticello 901 W. Bancroft	
S		Paddock, John Howland, Paddock, Joseph William,	2234 Collingwood-av	Bell Har
	675	Paddock, Ormond H.,	2233 Robinwood-av	Bell, Harrison,
0		Paddock, Porter,	2364 Glenwood-av	SO
	210/4	Paddock, Samuel B.,	329 W. Woodruff-av	Б.
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		Paine, Louis Henry,	2221 Rosewood-av	1.0
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30		Peiter, August		Robinwood-av	-00		
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G			The state of the	
u		Pepper, Miss Jennie C.,	131	Eleventh
0	16	Pepper, Mathias R.,		Rossford
0	1740	Percy, Thomas	2345	Collingwood-av
		Perry, Mrs. H. C., Perry, William W.,	3429	Detroit-av
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		Pfanner, Samuel B.,		Lawrence-av
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&		Pheatt, James H.,		E. Norwood-av
	T226	Pheatt, Mrs. Z. C.,		Parkwood-av
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A.	Potter, Jay,	2316 Warren	IC IC
	Potter, Joel,	2316 Warren	, D
0	217 Potter, Rollin D.,	1957 Summit	०प
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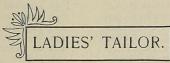
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Ritch, Ashley W., Madison St Ritchie, Hon. Byron F., Ritchie, Judge J. M., Ritchie, Maurice A, Phone

806 Oakwood-av 130 Twenty-third 580 Nebraska-av 933 Lincoln-av 806 Calewood-av 101 Melrose-av 2615 Cherry 802 Jefferson ..

417 Nebraska av 337 Prescottee: 1835 Collingwood-av 1830 Gleinwood-av 1909 Glenwood av 1909 Glenwood-av 553 W. Delaware-av 228 Twelfth

338 Summit 1932 Franklin-av 333 W. Woodruff-av 333 W. Woodruff-av 333 W. Woodruff-av

424 Islington-av

2301 Robinwood-av 329 Elm The Schmidt 352 Warren 425 Melrose 2138 Robinwood av. 2138 Robinwood-av

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T 301 to 305 Chamber D of Commerce, TOLEDO, OHIO D T T T

Bell, Harrison,

20763 Robb, C. G.,

Savings Bank Co.,

Roath, Mrs. Walstein L.,

Robb, Thomas P.,

Robb, Thomas P., Jr.,

Robertson, D. Gordon, Robertson, Dr. Hollie P.,

Robertson, John H.,

Robertson, William,

Robinson, Alfred A.,

872 Robinwood Hospital,!

684 Robison, David, Jr.,

1229 Robison, James J.,

77 Robison, John G.,

380 Rogers, James S.,

Roe, Reuben,

17041 Roemer, Mrs. F.,

684 Robison, Willard F.,

77 Robison, William F.,

Rogers, James O.,

Roemer, Henry C.

Roemer, Samuel R., 17041 Roemer, William H.,

Rogers, George B.

Rogers, Robert R.

Rohr, Edward,

Rohr, Frank P., Rohr, Frederick W.,

Rohr, Samuel,

Romeis, Jacob,

Rohn, Mrs Eliza K.,

Roll, Dr. Arthur C.,

Rolph, Joseph E.,

417 Robinson, Jefferson D.,

Robison, Arthur E.,

Robinson, Charles Mower,

122

PHONE



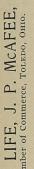




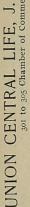






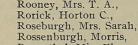


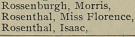




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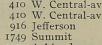
2	158	Romeis, John C.,
2		Rood, E. A.,
301		Rood, Prentice E,
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		Rorick, Horton C.

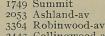


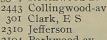




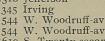


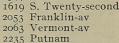


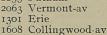


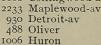


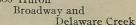














337	Prescott
222	Floyd
	Superior
2313	Robinwood-av

2105	Putnam
2224	Franklin-a
2230	Maplewood

l-av 2110 Scottwood-av

































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	Rosenthal, Robert S.,	2230 Maplewood-av	
	Ross, Elbert D.,	1808 Madison	
	Ross, James A.,	1808 Madison	
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	Ross, Mrs. George S.,	2205 Collingwood-av	
	Rosselot, Rev. F. P.,	911 Hicks	
1064	Roth, Joseph,	2160 Glenwood-av	
	Roulet, Dr. Charles F.,	1501 Cherry	
	Rouse, Henry Esmond,	629 Virginia	
	Rouston, J. A.,	1315 Utah, E S	
	Rouston, Frederick J.,	1315 Utah, E S	
21084	Rowe, Charles M.,	2436 Robinwood-av	
	Rowe, H. B.,	1209 Summit-av	
979	Rowland, Charles E.,	29 Seventeenth	
295	Rowland, T. C.,	1707 Monroe	
	Rowland, W. P.,	1918 Monroe	
, , ,	Rowse, Mrs. Katherine C.,	2460 Robinwood-av	
	Ruedy, Harry W.,	2153 Maplewood-av	
	Ruedy, Ulrich,	2153 Maplewood-av	
	Ruggles, Mrs. Grace A.,	1977 1977	
21594	Rummel, Albert J.,	2205 Parkwood-av	
	Rummel, Frederick,	2205 Parkwood-av	
21613	Rundell, Frederick W.,	2028 Parkwood-av	
1227	Rundell, James E,	1519 Jefferson	
517	Russell, Charles A.,	2027 Robinwood-av	
	Russell, Charles E.,	651 Miami, E S	
	Russell, Charles H.,	216 Eighteenth	
	Russell, Frederick R.,	2768 Monroe	
	Russell, Thomas J.,	2768 Monroe	
	Rutherford, Joseph M.,	504 Platt, E S	
	Rutherford, Russell,	504 Platt, E S	
	Ryan, Charles W.,	1206 Monroe	
	Ryan, George E.,	410 Oak, ES	
909	Ryan, J. William,	1815 Collingwood av	
	Ryan, W. T.,	436 Sixth, ES	
	Rydman, Dallas W.,	2055 Franklin-av	
	Rymers, Mrs. William,	895 W. Bancroft	
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	St. Francis de Sales,		
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		Savings Bank Co.,	J.	Melvin, Vice-Pres. E. McAfee, Cashier. A. Milligan, Asst. Cashier.	troit's
	126	ALPHABETIC			
	PHONE			The state of the s	Great-
1.1		Schenck, Schuyler C.,	2235	Jefferson	est
	-37	Schelling, Charles C.,		Warren	001
, u		Schilling, John L.,	1034	Virginia	Fur
Bell, - Harrison,		Schilling, Philip E.,	1034	Virginia	
11.		Schindler, R. Edwin,		Jefferron	House!
Be		Schindler, Samuel D.,		Jefferson	
		Schindler, T. C. M.,		Jefferson	
0.		Schlingman, H. A.,		Thirteenth	
3	2049	Schmettau, Charles A.,		Prescott	
C.		Schmidt, Frederick A.,		Maplewood-av	
		Schmidt, F. S.,	240	Kenilworth-av	
		Schmidt, The		Cor. Adams and Mich-	alle
Manager.		Calmaidan Dan Jahn C	0-0	igan Streets	3.11.
0.0		Schneider, Rev. John S.,		Walnut	
23	3 011	Schnetzler, Dr. August C.,		Superior	
ar	1497	Schnetzler, Dr. H. M., Schnetzler, Dr. Jacob V.,		Huron Huron	
Z	21052	Schoenfield, Samuel L.,		Glenwood-av	
	21052	Schofield, Miss Ethel M.,	721	Grove Place	
Щ°		Schohl, Max,		Fourteenth	^ -
田田		Schomburg, E. Louis,		Hicks	Mr.
口。		Schroeder, Mrs. Emma J.,		Scottwood-av	900
A o		Schroeder, Frank C.,		Scottwood-av	
CE		Schroeder, William E.,		Scottwood-av	
20,0		Schroeter, Otto,		Franklin.av	
		Schultz, John E.,		Hamilton .	
T 5	21091	Schultze, Oskar,		Glenwood-av	
ne ne	1306	Schutt, Dr. Louis C.,		Mulberry	Λ-
7 11		Schutt, Ralph,	529	Mulberry	348
rio		Schwartz, Charles W.,	219	W. Bancroft	-0-
Jo Jo		Scofield, James C.,	718	Grove Place	
		Scott, Albert E,		Ontario	
I be		Scott, Mrs. Alexander W.,		Parkwood-av	
an		Scott, Mrs. Charles I.,		Twenty-third	
Qh Ch	21612	Scott, Donald C.,	1906	Parkwood-av	
8 50		Scott, E. W.,		Perry Flats	The
33	5726	Scott, Frank I.,		Monroe	
75		Scott, George D.,		Franklin-av	House
可能	T202	Scott, Josiah, Scott, Maurice A.,		Glenwood-av	
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		Scott, William H.,		Machen	
Z	1182	Scott, Mrs. William H.,		Monroe	George
0		Scottwood Green House,		Scottwood-av	
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Seney, Mrs. Julia Rice,

Seubert, Adolph F., Seubert, Carl J., Seubert, Frederick, Severance, Edward H., Seward, Mrs. Carrie W., Shanks, George L.,

20853 Shanks, Henry P., Shannon, Rev. John Read, 319 Thirteenth

20821 Shaw, Carleton, 6 Shaw, Daniel C.,

20821 Shaw, Edwin C., Shaw, George W., Shelly, Summer P., Shepard, Chester C., Shepherd, F. C., Shepherd, George F., Shepherd, Harry T.,

17505 Shepler, John B., 1465 Sheppey, Marshall, Sherer, John W.,

Sheridan, Rev. William, 401 Oliver Sherman, Walter J.,

617 Elm 2259 Maplewood-av

2259 Maplewood-av 2259 Maplewood-av 323 Fifteenth

1940 Vermont-av 122 Twentieth 122 Twentieth

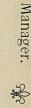
2271 Collinwwood-av 2038 Parkwood-av 2271 Collingwood-av

2271 Collingwood-av 1860 Parkwood-av 1032 Dorr

2058 Maplewood-av 304 Columbia

304 Columbia 2330 Scottwood-av 2287 Ashland-av 1912 Glenwood-av

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	PHONE	Sherwood, General I. R.,	2122	Ashland-av		0
	1403	Shields, Charles H.,		Batavia		CENTR 301 to 305
Chal		Shirley, George E.,		Franklin-av		ENTRAL LIFE, J. P.
Coal		Shoemaker, Frederick B.,		Boody House		°-
		Shoemaker, J. V.,	0	Fourteenth		305
	21041	Shulters, Hoyt V.,		Glenwood-av		AL
		Shurick, Hugh F.,		Kenilworth-av		lan
		Silverthorne, Oliver E.,	1.17	Fulton		nbo
W.	-(-	Simmons, Foster E.,		Lawrence-av		e L
	509	Simmons, Francis W., Simmons, Dr. Nathan R.,		Collingwood-av		of T
	=60	Simmons, W. H.,		Collingwood-av		8(11)
A.	309	Simon, Hiram E.,		Irving		H.C.
		Sinclair, George G.,		Glenwood-av		ne.
		Sinclair, Mrs. John,	-44-	The Belvedere		- T
G		Singer, Elvin,	320	Michigan		
_10		Sisson, Augustus R.,		Collingwood-av		OF N
0		Sisson, Frank A,	227	Machen		C
20		Sisson, Louis B.,		Collingwood-av		O A
S		Sisters of Charity, Grey Nun		Cherry, near Pa	ge	McAFEE TOLEDO, OHIO.
		Sisters of Notre Dame,		Ontario		E I
		Sizer, Miss Louise E.,		Washington		. [1]
Total		Skeldon, George L.,		River Place		
1		Skeldon, James W., Skinner, Mrs. C. J.,		Stickney-av E. Woodruff-av		M
-		Skinner, Clare V.,		Walbridge-av		an
N		Skinner, Edward R.,		Twelfth		Manager.
		Skinner, John M.,		Broadway		90
E		Skinner, Dr. Samuel W.,		Milburn-av		7
-	17502	Slack, Mrs. Louise S.,		Parkwood-av		
		Slack, Thomas L.,	2248	Parkwood-av		.0
&		Slater, William F.,		Oakwood-av		*
		Slocum, Mrs. Belle C.,		Thirteenth		.40
		Smalley, Horace B.,		Horton		
S		Smalley, M. A.,		Horton		В
		Smalley, Staniey B.,		Horton		Be11, Harrison
0		Smead, Miss Caroline L.,		Smead School Smead School		isc
		Smead, Miss Mary E., Smead School,		Corner School	Place)H,
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	1394	Smith, Alexander L.,	2208	Parkwood-av		11
	-374	Smith, Alfred H.,		Robinwood-av		
522		Smith, Miss Alta M.,		W. Woodruff-av		1 1
Mad-		Smith, Archer E.,		Monroe		11
ison St.		Smith, Barton,	1718	Madison		

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	3 on	Smith, Miss Bernice, Smith, B. W.,	118 Thirteenth 2753 Monroe	
Bell, - Harrison,		Smith, Dr. Charles U.,	2309 Robinwood-av	
risc		Smith, Charles R.,	402 Rockingham-av	
far		Smith, Clarence C., Smith, Clarence F.,	537 Lincoln-av 3102 Collingwood-av	SPR
дд		Smith, Clarence L,	537 Lincoln-av	-76-
		Smith, Miss Cora G.,	425 Fourteenth	
2		Smith, Mrs. Dennison B.,	The Madison	OVILD
R.	144	Smith, David Stanley,	2121 Madison	OVER-
		Smith, Miss Edith J.,	424 W. Bancroft	COATS,
		Smith, Edward B., Smith, Edward F.,	3102 Collingwood-av 228 Twelfth	
Manager.		Smith, Edward Hubbard,	305 Prescott	GLOVES,
200	144	Smith, Frederick H.,	2121 Madison	ONDO
n		Smith, George C.,	2135 Glenwood-av	CAPS.
Na		Smith, Harold H.,	528 Winthrop-av	
		Smith, Howard M., Smith, James E.,	228 Irving 421 Melrose-av	- ^ -
E :		Smith, James T.,	316 Twelfth	3/1/5
田品	21032	Smith, Jerome H.,	2204 Maplewood-av	
口。		Smith, John T.,	1708 Monroe	
A. Doo,		Smith, Martin,	1206 Starr-av., E S	COACH-
Me		Smith, Mrs. Robert W.,	2327 Ashland-av	HEH10
ToT	T.4.4	Smith, Stanley W.,	3102 Collingwood-av 2121 Madison	MEN'S
D 9	144	Smith, William Griswold, Smith, W. Huntington,	131 W. Bancroft	
Jer	144	Smith, William H. H.,	2121 Madison	Furs
7 "		Smith, William S.,	1827 Cherry	I ni 9
ris	0 .	Snavely, Olan,	2351 Putnam	
E	20894	Snell, Andrew J., Snell, Burton J.,	2434 Hollywood-av	
er _		Snell, Miss Lulu N.,	2033 Warren 531 Knower	^
Imb	21764	Snell, Oliver B.,	2434 Hollywood-av	3/12
Lha		Snell, Oscar C.,	2033 Warren	200
S C		Snell, Robert L.,	2033 Warren	
30		Snell, Samuel,	2020 Robinwood-av	Educto
200		Snider, Frederick W., Snider, Oliver B.,	The Monticello	Edwin
E		Snyder, Clarence W.,	The Monticello 2357 Lawrence-av	S.
U	4 011	Snyder, Walter B.,	115 Fifteenth	01
-	1487	Snyder, Dr. Walter H.,	335 Sixteenth	George
-	17321	Solon, John T.,	1452 Glenwood-av	Fur-
2		Souverville, A. T. B.,	The Monticello	rier,
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131

Southard, Frederick R., Southard, Hon. James H., Southard, Mrs, James T., Southard, Sanford F., 3 on 844 Southard, Thomas J;, 3 011 1863 Spayd, Charles E., 21952 Spear, Mrs. Ira H., 18871 Spear, William J., 21702 Spence, Mrs. Grace Jones, Spencer, Frank N., 1038 Spencer, Joseph M., Spencer, Olin A., Spencer, Roy, Sperry, George B., Spinner, George J., 561 Spitzer, A. L., Spitzer, Carl B., 1023 Spitzer, C. M., 561 Spitzer, Lyman S,

Spohn, Sidney, Spohn Robert C., Spooner, Eugene T., Spooner, Harold S., 911 Sprague, A. J., 412 Sprague, H. Canfield, Sprenger, Mrs. Augusta, Spring, A. L., Springer, Mrs. L. M., Spross, Henry W., Sprott, William A., 1213 Squire, Irving W., Jr.,

Spitzer, Roland A.,

Spohn, Howard L.,

Spitzer, S. L.,

Stager, Charles, Stahl, Mrs. E., 21602 Stahl, George C.,

Stahl, William F., Stainthorpe, Miss Emma,

2416 Franklin-av 1815 Lawrence-av 1903 Vermont-av 2903 Cherry 1002 Grand-av

444 Irving The Monticello 1903 Vermont-av 444 Irving 1929 Franklin-av

2124 Parkwood-av 2358 Putnam 2013 Lawrence-av

2104 Robinwood-av 350 W. Woodruff-av 350 W. Woodruff-av 1611 Jefferson

136 Rockingham-av 2010 Jefferson 211 Ontario 1904 Madison

1904 Madison 1910 Collingwood-av 1904 Madison 1904 Madison

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2117 Horton 1907 Monroe 734 Superior 1622 Huron 325 Elm

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W.	Starr, Frank Joseph, Starr, Frank Joseph, 299 Starr, Rowland, Steele, Mrs. C. Louise, Steele, Mrs. Detta W., Steel, F. H.,	1227 Superior 1017 Superior 907 Grand-av 931 Superior The Madison	Chamber
G	Steel, Mrs. F. W., 1125 Steenberg, J. Morris, Stein, Henry L., Steinhauser, Phillip, Stephens, E. Hoffman,	The Madison 2233 Putnam 1970 Superior 120 Eighteenth The Vienna	of Commerce, TOLEDO, OHIO.
S	Stern, Henry, 17003 Stettiner, Henry H., Stettiner, Samuel, Stettiner, Samuel, Jr., 212 Stevens, B. A.,	127 Tenth 318 Fifteenth 112 Fifteenth 112 Fifteenth 2005 Parkwood-av	TOLEDO, O
	2 011		ОНІО
N E &	2049 Stevens, George H., Stevens, George W., Stevens, George W., Jr., Stevens, Mrs. John N., 21881 Stevens, Theodore C., 21654 Stewart, Albert C., Stewart, Alexander P., 20743 Stewart, Andrew D., Stewart, Andrew M.,	17 Fifteenth 1806 Monroe 1806 Monroe 2103 Robinwood-av 2103 Robinwood-av 226 Floyd 2049 Maplewood-av 2806 Cherry 2049 Maplewood-av	o. Manager.
S	Stewart, Arthur W., Stewart, Burns A., 1446 Stewart, Dr. Claren E., Stewart, Harry G.,	113 Twelfth 2049 Maplewood-av 2203 Lawrence-av 2806 Cherry	3
N	1206 Stewart, Ralph W., 1446 Stewart, Mrs. T. D., Stewart, Thomas J., 1206 Stewart, Dr. William D.,	504 Magnolia 2203 Lawrence-av 364 W. Central-av 504 Magnolia	Harrison
Coke	459 Stieg, George W., Stine, David L., Stine, Sidney L., Stipp, Clifford G.,	515 Oakwood-av 501 Stickney-av 501 Stickney-av 331 Eighteenth	
522 Madi- son St.	Stipp, Dr. Joseph A., Stitt, Robert G., Stock, C.,	331 Eighteenth 400 Oak, E S The Schmidt	

134

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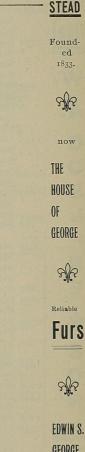
ALPHABETICAL LIST.

HOME-

8	
Manager.	
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1 1	194	ALPHABETICA	71, 1,12	01.
	PHONE			
1 1		Stock, Miss Mary H.,	2117	Horton
		Stockton, Mrs. D. A.,	2015	Adams
, ti		Stockton, Mrs. George A.,		
Si		Stoddard, Mrs. Helen E.,	1625	Franklin-av Summit
Bell, - Harrison,		Stoddard, Joseph M.,		Lawrence-av
3el Ha		Stolberg, Arthur,		Franklin-av
	19092	Stolberg, Frederick J.,	2013	Franklin-av
	21663	Stollberg, Charles,	2303	Putnam
3	17281	Stollberg, John,	2341	Putnam
(C)	17301	Stow, H. H.,		Jefferson
	-13	Strasburger, Lewis,		School Place
		Stratton, Jerome L.,		Warren
2		Strauss, J.,		Fourteenth
e.	21762	Streetman, Henry,		Robinwcod-av
cu cu	21/02	Strong, Dr. Charles H.,		Robinwood-av
Manager		Strong, Rev. Daniel G.,		Oakwood-av
a		Strong, William H.,		Stickney-av
2		Stuart, Harry E.,		Linwood-av
•		Stuart, John B.,		Linwood-av
II :		Stuart, Roy R.,		Linwood-av
工品		Sturges, Miss Alice C.,	2272	Glenwood-av
To	1602	Sturges, A. Burnside,		Robinwood-av
. MCAFEE,	1002	Stutzman, H. H.,		Fifteenth
N I		Stutzman, R. D.,		Fifteenth
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		Suder, Armin A.,		Cherry
·H	180	Suder, Mrs. Ewald,		Cherry
J 9	409	Suder, Ewald A.,		Cherry
FE, J. P. of Commerce,		Suker, Dr. George F.,		Jefferson
7 11		Sullivan, John G.,		Melrose-av
000		Sumner, Charles E.,		W. Bancroft
TIO	1/051			Prescott
T o		Sumner, John J.,		
T Je	1508	Sussman, Robert,		Fulton Madison
- d	1500	Sutton, Miss M. Anna,		Twentieth
la l	1/93	Sutton, Charles E.,		
A D		Sutton, Miss H. Louise,	1915	Madison
3 X	2 011	Curdom Front D	T00=	Canadan
- 6	209	Suydam, Frank D.,		Grand-av
Z		Suydam, Frank D., Jr.,		Grand-av
CENTRAL LII		Suydam, Horace W.,	1007	Grand-av
()		Swain, Arthur C.,	1749	Summit
		Swain, Mrs. M. J.,		Buffalo
7		Swalley, Frederick R.,	219	Eighteenth
		Swartzbaugh, Charles E.,	2203	Hollywood-av
		Swartzbaugh, Clark C.,	2203	Hollywood-av
NION	1	Swartzbaugh, Clifford K.,	2203	Hollywood-av

	2117	Horton
	2015	Adams
,	1907	Franklin-av
	1625	Summit
	2368	Lawrence-av
	2013	Franklin-av
	2013	Franklin-av
	2303	Putnam
	2341	Putnam
	1718	Jefferson
	2012	School Place
	2419	Warren
	120	Fourteenth
	2144	Robinwcod-av
	2406	Robinwood-av
	1462	Oakwood-av
	517	Stickney-av
	2015	Linwood-av
	2015	Linwood-av
	2015	Linwood-av
	2373	
	2062	
	22	Fifteenth
	22	Fifteenth
		Cherry
	2941	
	2941	Cherry
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	23	
	411	W. Bancroft
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	2214	Fulton
	1915	Madison
		Twentieth
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	1007	Grand-av
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	1749	
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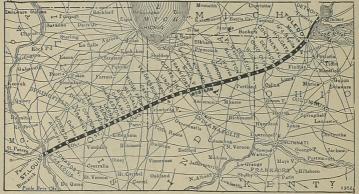
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Diama	PHONE					_
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280.		Sweetnam, Dr. Robert W.,		Twenty-first		CE
-	1423	Swigart, J. J.,	1714	Jefferson		ENTR.
		Swigart, Robert F.,	1714	Jefferson		° H
	20731	Swindeman, J. G.,	725	Noble		305 R
0		T				L
C	OTTOT		2010	Claumandam		AL LIFE, J. P. Chamber of Commerce,
0	21/01	Taber, Ira C.,		Glenwood-av		4
0		Tait, George, Tait, P. G.,		Ashland-av Ashland-av		eg T
		Turner, Charles W.,		Mulberry		E, E
A	22002	Tanner, Frank C.,		Cherry		Ħ,
		Tanner, Frank H,		Lawrence-av		J.
		Tappan, Rowland J.,		Willow, E S		Tee
	-0-92	Taylor, Mrs. Annie E.,	9-3	Murray Flats		
		Taylor, Arnet,	2764	Monroe		To.
A		Taylor, Charles F.,		Vermont-av		AC A
		Taylor, Charles M.,		Euclid-av, ES		A
N	203	Taylor, Earl W.,		Superior		McAFEI TOLEDO, OHIO
		Taylor, Miss Ellen S		Jefferson		HI
D		Taylor, Miss Emma M.,		Franklin-av		EE,
		Taylor, Mrs. H. C.,	2123	Park Place		
		Taylor, H. H.,	235	Tenth		3
C		Taylor, John H.,		Robinwood-av		2
		Taylor, John V.,		Vermont-av		n;
0		Taylor, Milton,	927	Superior		Manager.
	127	Taylor, Thomas A.,		Robinwood-av		(e)
K		Taylor, William B.,		The Madison		
1		Taylor, William S.,		The Schmidt		
		Teal, Morton D.,		Melrose-av		5
E	21664	Teipel, Joseph,		Putnam		*
		Teipel, Joseph, Jr.,		Putnam		2
		Temple, Jay M.,		Erie		
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522		Terhune, Walter E.,		Monroe		DH,
Mad-		Terry, E. B., Terry, Frederick S.,		Monroe		
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ison.	21601	Terry, T. B.,		Parkwood-av		
	21001	Terry, William K.,		Monroe		1 1
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		Thomas, Hubert D.,		Browning Flats
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		Thompson, Charles H.,		E. Norwood-av
G		Thompson, Edward H.,		Rockingham-av
•		Thompson, Eugene H.,	143	Rockingham-av
0	13	Thompson, Henry L.,	1014	Irving E. Norwood-av
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9	T2	Thompson, Mrs. S. L.,		Irving
L		Thorn, Dr. S. S.,		Lagrange
		Thorner, Arthur J.,		Ashland-av
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		Thorner, Mrs. Rose,		Fifteenth
N		Thorp, I. Jay,		Franklin-av
		Thorp, Mrs. Mahala Hubbard	,1934	
E		Thorpe, Miss Carrie M.,		Smead School
		Throckmorton, Miss Sarah T	1,312	Twelfth
&		Throop, Mrs. Mary P.,		The Belvedere
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S		Thurstin Wilhur G	1418	
		Thuston, Johnson,		Parkwood-av
0		Tiedtke, Charles,		Glenwood-av
-	422	Tillinghast, Albert M.,	-470	The Belvedere
N		Tillinghast, Alvin B.,	2210	Robinwood-av
		Tillinghast, C.,		The Belvedere
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Manager.	722	Tolerton, E. W., Tolerton, Harry H.,	1704 Jefferson 1704 Jefferson	374.
a a	2507	Tonson, George W.,	2056 Warren	
=	-5-1	Topliff, E. L,	1716 Superior	
Ma		Topliff, Minar,	1716 Superior	
		Torgler, Ernest R.,	1817 Lawrence-av	
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CA		Towers, Thomas, Towers, Walter J.,	1902 Franklin-av	
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Jun		Tracy, Frederick D.,	228 Twenty-second	SIR
riso		Tracy, Henry,	913 Superior	386
E Jo	2 on	Tracy, James Frank,	228 Twenty-second	
er .	625	Tracy, Dr. James L,	306 W. Woodruff-av	
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L ha		Travis, Zeb H.,	228 Twenty-second 309 W. Bancroft	
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30		Tredwell, Mrs. Edith F.,	710 Lagrange	The
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		Trout, M. C.,	2301 Lawrence-av 2301 Lawrence-av	Canner
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Hard		Valois, Walter,	232 Prescott		33.70
Hard		Vance, Cecil E.,	323 Eleventh		
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280		VanDriesen, Albert C.,	128 Seventeenth		on
200		VanDriesen, Mrs. Jane,	128 Seventeenth		E, J. P.
W.		VanHoesen, Edgar H.,	2524 Fulton		erc
44 .		VanHoesen, Mrs. Frank E.,	18 Melrose-av		
		VanHoesen, Charles D.,	2423 Glenwood-av		To
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u		Vanstone, George H.,	2103 Glenwood-av		McAFEI TOLEDO, OHIO
0		Vanstone, Thomas,	2103 Glenwood-av		ं पा
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E		Voorheis, George Burton, Voorheis, George P.,	510 Magnolia 510 Magnolia		
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0		Vortriede, Charles A.,	2244 Glenwood-av		Bell, Harı
å	21062	Vortriede, Henry C.,	2244 Glenwood-av		Bell, Harrison,
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9		W			1 151-
S		Wachenheimer, Judge L. W.	, 218 Prescott		, 1,1
0		Wachter, Frank W.,	935 Grand-av		
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Bell, Harrison,		Waggoner, Clark,	1940 Vermont-av	CAD
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Bell, Harr	21902	Wagner, Fred C.,	846 W. Woodruff-av	
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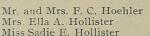
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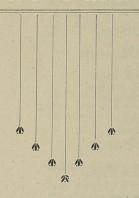
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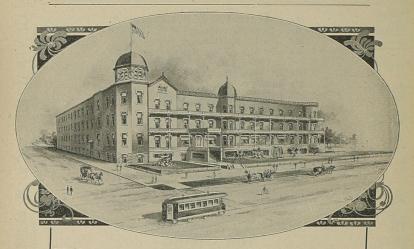
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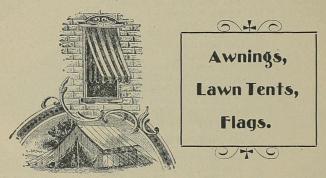
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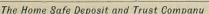
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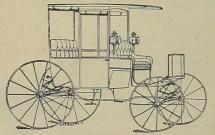
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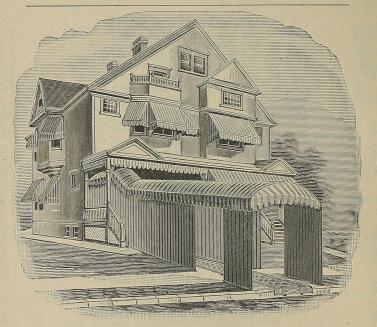
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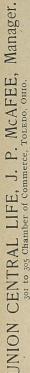
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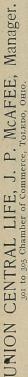
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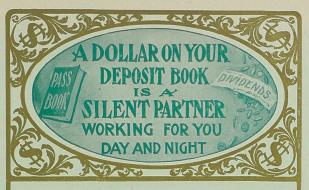
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E. H. CLOSE, Secretary The George E. Pomeroy Co. L. O. BROWN, President Brown Oil Can Co.

Dr. JOHN J. BARBER, Capitalist.

CHAS. E. RUSSELL, Sec'y Industry Savings & Building Co. DAMAS SAYEN, Grocer.

PRESSLY T. CRAIG, Sec. and Treas. The Craig Oil Co.

O. H. AYERS, Grocer.

W. J. VON EWEGEN, Druggist. FRANK HAKE, Contractor.

M. V. WOLF, Proprietor Wolf Hardware Company.

W. M. GODFREY, County Auditor.

AMOS W. CRANE, Crane Bros., Vegetable Gardeners. H. J. CRANE, Crane Bros., Vegetable Gardeners.

A. A. MOODY, Manager Jarecki Mnfg. Co.

T. W. TAYLOR, Farmer.

S. B. TOBIAS, Merchant and Farmer. ENOS MOMENEE, Merchant and Farmer. CHAS. H. COY, Farmer.



WE SOLICIT
YOUR COMMERCIAL ACCOUNT.





NOTE THE RAPID INCREASE OF OUR DEPOSITS.



STATEMENT OF

The Commercial Savings Bank Co.

July 1st, 1901. RESOURCES.

Bonds	\$ 76,206.47
Loans	
Fixtures	6,972.97
Internal Revenue	299.41
Real Estate	7,071.55
Cash and Exchange	94,674.31
	\$594 959 19

LIABILITIES.

Capital Paid In\$	50,000.00
Undivided Profits Less Expenses	6,095.29
Commerical Deposits\$116,936.67	
Savings Deposits290,254.48	
Certificates of Deposit 61,072.75	

468,263.90

\$524,359.19

COMPARATIVE GROWTH.

		Deposits.	Loans.
Oct. 1,	1899	61,934.44\$	63,585.96
Jan'y 1,	1900	102,854.61	101,642.82
Apr. 2,	1900	145,793.92	125,924.87
July 1,	1900	184,204.46	198,738.45
Oct. 1,	1900	258,454.80	234,185.65
Jan'y 1,	1901	303,079.82	300,297.94*
Apr. 1,	1901	412,731.90	339,179.47
July 1,	1901	468,263.90	415,340.95

Commenced Business July 1st, 1899.



WE PAY INTEREST ON TIME CERTIFICATES.





We Always Have High Grade Securities for Investors.



We respectfully solicit your patronage in the following departments into which our business is divided.

Commercial Department

We receive the accounts of corporations, firms and individuals, subject to check. We have excellent facilities, give prompt service, and as liberal terms as are consistent with conservative Banking. Correspondence is cordially invited from Banks and Bankers and others contemplating the opening of an account in Toledo or making changes in existing arrangements.

Loan

Department

We make demand and time loans on satisfactory security, and on bond and mortgage, at current rates.

Real Estate loans a specialty.

Investment Department

Bonds, Mortgages and all First Class Securities bought, sold or procured for investors.



Your Business with us will be Held Strictly Confidential.





We Give Special Attention to the Accounts of Ladies.



Savings Department

We receive Savings Deposits in sums of one dollar and upwards on which 4% per annum is credited semi-annually, on the first of January and July of each year.

School Savings Department

We give children the opportunity to save one cent at a time by purchasing penny stamps at school. When 50 stamps are procured they can open an account and 4% per annum will be credited semi-annually. 50 cents or more in cash may be deposited without purchasing stamps.

Foreign Exchange Department

We furnish letters of Credit for the use of travelers, available in all parts of the world, and draw Bills of Exchange payable in all foreign countries.

Collection Department

We give special attention to collections throughout the United States and other countries.



WE PURCHASE
Desirable Investment Securities.





Compound Interest Has
Made More Millions than Speculation.

The Savings Banks of the United States hold over \$2,000,000,000 in small savings, paying many millions in dividends every year.

Are Any of Those Two
Billion Silent Partners working for you?

You Can Save Something.

Do not Hesitate Because the Amount is Small,
but Begin At Once.

Interest will greatly increase your Savings. If you spend one dollar a week for fifty years you will have had the pleasure of spending in all only \$2,600, but if you save those dollars and invest them at compound interest, at the end of the fifty years you will have about \$8,000, over three times the amount you have actually saved.

Eight thousand Silent Partners will smooth the pathway of old age more than the memory of twenty-six hundred spent dollars.



REGULAR SAVING IS THE One Speculation That Always Wins.



			4	
We sell		RG & PARKS, Are manufacturers of FURNIT and carry the largest stock at lowest prices.	URE,	NOIN
the best		STREETS ALPHABETICALLY.	209	NON
Hard		JEFFERSON STREET—Continued.		0
and		Mr. Harry L. Haskell Mr. Walter L. Haskell		ENTRAL LIFE, J. P. McAFEI 301 to 305 Chamber of Commerce, Toldo, Ohio
Soft	1505	Mr. and Mrs. Robert Cummings		F
Coal		Mr. and Mrs. Ralph S. Holbrook		35 7
	7570	Mr. Robert W. Cummings		AL
in	1510	Mrs. Lucia Julia Martin Mr. Leonard J. Hitchcock		am
the	1513	Mr. and Mrs. Amadeus M. Coghlin		bei
city.	1518	Mr. and Mrs. George C. Bittner		o T
	1510	Mr. Clarence G. Bittner Mr. and Mrs. James E. Rundell		E L
W.		Mr. and Mrs. Henry F. Daiber) III
		Mr. and Mrs. William J. Clarke		ner
A.		Mr. and Mrs. John T. Newton		Ce,
	1608	Mr. and Mrs. Gotlieb Bloch Miss Etta Bloch		H
G		Miss Mabel Bloch		M
		Mr. Moses G. Bloch		CA
0	1611	Mr. and Mrs. M. V. Barbour		OF
		Miss Bernardine Barbour		E
S		Mr. Victor D. Barbour Mr. Olin A. Spencer		ु ।
	1613	Mr. and Mrs. J. Gillett		>
		Miss E. M. Tordt		Na
1	1616	Mr. and Mrs. Albro Blodgett		Manager
B.		Mrs. Esther Blodgett		90
14	1703	Mr. L. Murray Pease Dr. and Mrs. W. A. Dickey		er
E	11-3	Mr. Mark R. Dickey		
No.	1704	Mr. and Mrs. E. W. Tolerton	* 4	.0
&.		Miss Lucy W. Tolerton		*
OF.		Miss May W. Tolerton Mr. Harry H. Tolerton		2
0	1707	Mr. and Mrs. Morris Welt		нн
S	1. 12. 1. 12. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Mr. Phineas Welt		Bell, Harr
0	70	Mr. Marvin Welt		Bell, Harrison,
	1708	Mr. and Mrs. Henry M. Barfield Miss Lillian B. Barfield		эн,
N		Miss Gertrude M. Barfield		The same
	1500	Mr and Mrs William O Promn Ir		17 7

1713 Mr. and Mrs. Willard S. Brown

The Home Safe Deposit and Trust Company

390

Mr. Almon Wheelock

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Mad-

ison.

1709 Mr. and Mrs. William O. Brown, Jr Miss Henrietta Brown Mr. James M. Hall 210

STREETS ALPHABETICALLY.

SEAL-

JEFFERSON STREET-Continued.

1714 Mr. and Mr. J. J. Swigart Mr. Robert F. Swigart

1717 Dr. and Mrs. Myron H. Parmelee

1718 Mr. and Mrs. H. H. Stow

1803 Mr. and Mrs. John Daiber Miss Ethelind Daiber Mr. Harry Daiber

Mr. John Daiber, Jr

1808 Mr. and Mrs. William H. Maher Dr. and Mrs. Charles Whinery

Miss Amy Grace Maher

1814 Mr. and Mrs. Benjamin B. Durfee Miss Jessie L. Durfee Mr. Benjamin B. Durfee, Jr

Mr. Raymond L. Durfee 1818 Mr. and Mrs. Frank E. Seagrave Miss M. Almena Seagrave Miss Lillian M. Seagrave

Mr. Walter H. Seagrave 1819 Dr. and Mr. Charles L. Van Pelt

1902 Mr. and Mrs. E. D. Moore Mr Charles H. Jones Miss Sibyl Moore

1903 Mr. and Mrs. T. J. McDonnell Miss Mae E. McDonnell Miss Katherine V. McDonnell

Miss Gertrude McDonnell 1909 Mr. and Mrs. Edward E. Dwight 1910 Mr. and Mrs. Frank I. King

1911 Mr. and Mrs. William H. Bergin

1914 Rev. and Mrs. Albert Marion Hyde 1915 Mr. and Mrs. C. A. Seiders

Miss Marian D. Seiders 1920 Mr. and Mrs. Giles C. Husted Miss Florence D. Husted

Mr. Ralph M. Husted Mr. Clark E. Husted 2003 Mr. and Mrs. James E. Pilliod

2006 Mr. and Mrs. T. C. M. Schindler Mr. R. Edwin Schindler Mr. Samuel D. Schindler

2007 Mr. and Mrs. Peter B. Franklin 2010 Mr. and Mrs. George B. Sperry

2012 Mr. and Mrs. Charles M. Buchanan



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Given Partic-

ular

Attention.



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Acts in the capacity of Assignee or Receiver.

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Special Design Furniture.

STREETS ALPHABETICALLY.

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McA

.FEE, Manager.

301 to 305 Chamber of Commerce, Toledo, Ohio.

JEFFERSON STREET-Continued.

Mr. Robert Buchanan

2013 Mrs. Anna M. C. Barnes Mrs. L. J. Boyce

2103 Mr. and Mrs. George H. Breymann Miss Gertrude R. Breymann

Mr. Arthur E. Breymann 2109 Mr. and Mrs. Joseph R. Lawton Miss May F. Lawton Miss Genevieve W. Lawton

Mr. Charles R. Lawton

2111 Mr. and Mrs. Randall G. Bacon

2112 Mr. and Mrs. J. R. B. Ransom Miss Caroline L. Ransom

2117 Mr. and Mrs. J. W. Knott 2120 Mr. and Mrs. Dennis Molony

2121 Mrs. Anna Geroe

2127 Mr. and Mrs. Charles R. Faben Miss Pearl Faben

Mr. Charles R. Faben, Jr 2128 Mr. and Mrs. A. K. Detwiler

2130 Mr. and Mrs. Edward L. Adams Miss Bessie L. Adams

2133 Mrs. Edwin Jacoby

Mr. and Mrs. Harvey F. Jacoby

2134 Mr. and Mrs. Milo Bashare Miss Ellen S. Taylor

2137 Dr. and Mrs. Francis A. Kitchen

Miss Louise Kitchen Miss Margaret Kitchen Miss Carrie Kitchen Miss Mary R. Eckel Mr. Walter Eckel

2140 Dr. and Mrs. Lewis H. Bodman Miss Florence Bodman

2145 Mr. and Mrs. Julius Heyn Miss Estelle C. Heyn Mr. Edwin W. Heyn

Mr. and Mrs. William W. Landman

2207 Mr. and Mrs. Jethro G Mitchell Mr. Rowland J. Mitchell

2210 Mr. and Mrs. F. E. Parsons Spit-Miss Fannie F. Parsons zer Miss Laura F. Parsons Bldg. 2211 Mr. and Mrs. F. P. Chapin

The Home Safe Deposit and Trust Company

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CORRECT MILLINERY.





We are showing all the New, Dainty Shades which are so eagerly sought House! for this season. Our specialty is new creations and EXCLUSIVE DESIGNS.

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- 2220 Mr. and Mrs. Albert T. Colburn Miss Charlotte Colburn
- Mr. Albert S. Colburn 2221 Mr. and Mrs. S. W. Nettleton
- Mr. Edward A. Nettleton 2235 Mr. and Mrs. Schuyler C. Schenck Miss May Elizabeth Schenck Miss Margaret Lucia Schenck

Mr. Daniel D. Schenck Mr. Lewis R. Schenck

2308 Mrs. Samuel R. Backus

2310 Mr. V. David Robison, Jr Mr. Willard F. Robison



KENILWORTH AVENUE.

- 215 Mrs. Thomas McFall Miss Anna Staffler Mr. Julian M. Cockrille
 - 218 Mr. and Mrs. Hubbard E. Hade
- 222 Mr. and Mrs. S. Pillars 237 Mr. and Mrs. E. M. Best
- 240 Mr. and Mrs. F. S. Schmidt
- 248 Mr. and Mrs. John J. Keil 251 Mr. and Mrs. J. W. Harbauer
- 255 Mr. and Mrs. Thomas W. Mazey
- 326 Mr. and Mrs. William S. Wright Mrs. M. M. Gould 332 Mr. and Mrs. Hugh F. Shunck

Will make Investment of Trust Funds when desired.



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Furrier

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Harrison,

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301 to 305 Chamber of Commerce, Toledo, OHIO.

For	STOLBERG & PARKS, PRETTY FURNITURE -:::-	S
For Bright	Cor. Summit and Adams. OR BIRTHDAY PRESENTS	NOIN
Clean,	STREETS ALPHABETICALLY. 213	Ž
Free-	KENILWORTH AVENUE—Continued.	0
Burn-	338 Mr. and Mrs. J. C. A. Leppelman	ENTI 301 to 3
9	344 Mr. and Mrs. A. A. Froehlich	E Y
Hard	Miss Mary Leonhardt 348 Mr. and Mrs. William E. Dittenhaver	NTRAL LI to 305 Chamber
	354 Mrs. Stillman Brown	AL Cha
Coal	Miss Gertrude Brown Mr. Gates Brown	ımb
	402 Mr. and Mrs. A. J. Miller	
Phone	Miss Clara Eberly 408 Mr. and Mrs. C. H. Hendricks	of C
280	Mrs. M. A. Wagner	FE, J. P.
10/	414 Mr. and Mrs. Walter F. Gifford Mrs. Mary P. Hubbell	J.
W.	Mr. William S. Hubbell	, P
	434 Mrs. Margaret M. Krebs	Tol
A.	Mr. George M. Krebs 435 Mr. William Peoples	IC.
0	Mr. William J. Peoples	AF o, o
G	438 Mr. and Mrs. Everett G. Herrick	
0	LAGRANGE STREET.	3.11
S	504 Dr. S. S. Thorne	Manager.
	Miss Anna L. Thorne Miss Alice M. Thorne	ne
L	719 Mr. and Mrs. Chester S. Hayden	90
	Mrs. Edith F. Tredwell	er.
	Miss Sallie Tredwell Mr. A. M. Tredwell	
N	Mr. Samuel H. Deverell	3
E	A AWDENZE AVENUE	'रु
-	LAWRENCE AVENUE.	В
Q.	1815 Mr. and Mrs. Burton Southard 1817 Mr. and Mrs. Ernest R. Torgler	Bell, Harrison,
&	1825 Mr. and Mrs. Charles E. Hattersley	son
0	1829 Mr. and Mrs. Ned Nathan	
S	Miss Gene G. Eppstein 1940 Mr. and Mrs. Harry Chase Brigham	i t
0	1942 Mr. and Mrs. John W. Crowell	
	1944 Mr. and Mrs. John Watts Nichols 2004 Mr. and Mrs. David Jamieson	
N	2012 Mr. and Mrs. Charles Kapp	
	T	(1) 10

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RETALL

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STREETS ALPHABETICALLY.

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CENTRAL

301 to 305 Chamber of Commerce, Toledo, Ohio.

TI,

McAFEE, Manager.

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LAWRENCE AVENUE-Continued.

2306 Mr. and Mrs. Rollo St. John

2307 Mr. and Mrs. Thomas Pulford Miss Annie Pulford

2312 Mr. and Mrs. P. G. Ernst Miss Florence Ernst

2315 Mr. and Mrs. Madison N. Crary

2318 Mr. and Mrs. Louis Lane Mr. Roy G. Lane

2321 Mr. and Mrs. Mahlon R. Davis

2322 Mr. and Mrs. J. Frank Eckhardt

2341 Mr. and Mrs. S. C. Haney 2346 Dr. and Mrs. David R. Harroun

Miss Zoe Ellen Harroun

2352 Mr. and Mrs. Frank B. Anderson 2357 Mr. and Mrs. Clarence W. Snyder

2359 Mr. and Mrs. Joseph VanVleck Thomas 2361 Mr. and Mrs. Frederick Algea Jackson

2368 Mr. and Mrs. J. M. Stoddard

2404 Mr. and Mrs. John L. Schilling Miss Katherine B. Schilling Mr. Philip E. Schilling

2411 Mrs. Mary W. Houston Mr. Hale Houston

Mr. Alexander H. Houston 2414 Mr. and Mrs. William P. Gordon

Miss Anna L. Gordon Mr. Leigh S. Gordon

2417 Mr. and Mrs. Harry H. Heiner 2420 Mr. and Mrs. William W. Ernst

2422 Mrs. D. Bourdette Maurer

2456 Mr. and Mrs. Herbert Barnes Cuttings

2463 Mr. and Mrs. L. S. Berrie

2488 Mr. and Mrs. Walter C. Tousey

LINCOLN AVENUE.

531 Mr. and Mrs. Cornelius Kendall

533 Mr. and Mrs. C. Z. Kroh

537 Mr. and Mrs. Clarence L. Smith Mr. Clarence C. Smith

543 Mrs. Katherine Canfield

549 Mr. and Mrs. Thomas H. Tracy

551 Mr. and Mrs. Joseph F. Grosswiller

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The Union Central Savings Bank Co.,

GENERAL BANKING.

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TOLEDO BLUE BOOK.

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Japonique Toilet

Manufacturers of HIGH GRADE TOILET SPEC-IALTIES. MASSAGE and HAIR DRESSING.

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Japonique Face Bleach Japonique Toilet Cream Japonique Hair Tonic Sulphinol

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STREETS ALPHABETICALLY.

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617 Mr. and Mrs. John H. Feilbach Miss Grace Feilbach

820 Mr. and Mrs. George A. Cline Mrs. George B. Cline

832 Mr. and Mrs. Thomas A. McNerney 851 Mr. and Mrs. Verna W. Morehouse

855 Mr. and Mrs. Edward W. Kelsey 859 Mr. and Mrs. Frederick Mayer 861 Mr. and Mrs. C. S. Burge

Miss Edith Lois Barks Miss Dorothy McClaren 907 Mr. and Mrs. Edward D. Potter

Mr. W. R. Barnes

914 Mr. and Mrs. Francis M. Baldwin Miss Grace L. Baldwin Mr. Charles A. Baldwin

923 Mr. and Mrs. John I. Ward Prof. C. Everett Cochran 928 Mr. and Mrs. W. H. Haskell

933 Mr. and Mrs. Elmer E. Richards Mrs. M. S. Richards

1003 Mr. and Mrs. Frank Willard Thomas Rev. and Mrs. Benjamin K. Ormond Miss M. Georgia Ormond

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Always has on hand and for sale first mortgages.

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STOLBERG & PARKS, Will be pleased to have you inspect their elegant stock of Cor. Summit and Adams. FURNITURE AND NOVELTIES. Gos-STREETS ALPHABETICALLY. 217 line LINWOOD AVENUE. & 2015 Mr. and Mrs. John B. Stuart Son Mr. Ray R. Stuart Mr. Harry E. Stuart LOCUST STREET. B 311 Mr. and Mrs. H. G. Weber Dr. Carl E. L. Weber 322 Mrs. Henry Hassenzahl Miss Mary L. Hassenzahl Westminister Church, cor. Locust and Superior Palmer Flats, Locust near Superior Mr. and Mrs. Edward Lattimer Clapp 626 Rev. Lucien Nougaret 630 St. Joseph's Church (Catholic) The Undine, cor. Locust and Erie 706 Mrs. G. K. Pheatt 1619 Mr. and Mrs. Edward F. Witker Mr. Edward F. Witker Mr. Ernest H. Witker MACHEN STREET. 220 Mrs. Jane Brereton Miss Jennie Brereton Miss M. Brereton 227 Mr. and Mrs. Frank A. Sisson 326 Mr. and Mrs. William H. Scott 341 Mr. and Mrs. Henry N. Hansen Mrs. Samuel Hansen Mr. Irvine A. Hansen 352 Mr. and Mrs. Ashley W. Ritch MADISON STREET. 710 Dr. Frank J. Hart 718 The Madison 804 Mr. F. M. Heller 522 810 Mrs. Ellen Sulley Fray Madi-814 Mr. and Mrs. Joseph B. Fisk son St

Mr. Joseph B. Fisk, Jr

Phone

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Harrison,

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McAFEE,

Manager.

301 to 305 Chamber of Commerce, TOLEDO, OHIO.

Mr. Harry J. Fisk

The Home Safe Deposit and Trust Company

390	The Union Central 505 MADISON STREET,	A11 -
	Savings Bank Co., St. Paul Building.	All
1 1	218 TOLEDO BLUE BOOK.	Rare
1.1	TOURDO BLOE BOOK.	
9 1	COLLECTIONS, RENTING AGENCY. NOTARY PUBLIC,	Costly
1-		FUR
on,	GEORGE. W. BLAKE,	
Bell, Harrison,	GEORGE: W. BERRE,	SKINS
Bell, Harr	REAL ESTATE AND FIRE INSURANCE	
2	943 SPITZER. BRLL PHONE 1412. TOLEDO, O.	
G.	STREETS ALPHABETICALLY.	3/8
		- Mc
JNION CENTRAL LIFE, J. P. McAFEE, Manager. 301 to 305 Chamber of Commerce, Toledo, Offic.	MADISON STREET-Continued.	
20	Mr. Arthur S. Fisk	
III.	1105 Mr. Franklin Hubbard	^
Ma	Mr. and Mrs. George H. Tuttle	3/18
-	1108 Mr. and Mrs. George H. Ketcham	-0-
rii.	1114 Mr. and Mrs. Julius Mack	
H	1117 Mrs. Leopold Franc Miss F. H. Franc	
HO	Miss Laura Franc	
d'ó	Mr. Harry L. Franc	000
ED ED	1120 Mr. and Mrs. Arthur B. Emmick	2 Kg
No.	Miss Ella J. Ford	
. H	1203 Mr. John S. Hallaran	
T 5	Miss Mary Hallaran	
J. me	1204 Mrs. Alma D. Hyatt	
111	Miss Bessie Hyatt	ala
யுல	Mr. Walter D. Hyatt Mr. Harry H. Hyatt	3#6
口。	1212 Mr. and Mrs. Thaddeus F. Randolph	
L	Miss Mabelle F. Randolph	
II T	Mr. Edward F. Randolph	
L	1216 Mr. and Mrs. T. P. Brown	Sup- plied
5 0	Miss Mabel Brown	by
1 F	1309 University Club	
50	1406 Mr. and Mrs. William Whitlock	EDWIN S.
E	1420 Mr. and Mrs. Charles West Miss S. Jessie West	EDITIN O
O	Mr. Charles W. West	GEORGE,
	Mr. Robert J. West	uzonaz,
-	1507 Mr. and Mrs. Frank J. Cheney	FURRIER
0	Mr. Harvey M. Cheney	- Comment
Z	1508 Mrs. Thomas S. Merrell	DETROIT
5	Buys and sells Municipal Bonds.	DETHOTT

W.A.	**COLBERG & PARKS, TOLEDO'S LEADIN Cor. Summit and Adams. FURNITURE ST	FORE.
	STREETS ALPHABETICALLY.	219
Gos-	MADICON CEDEET Continued	
line	MADISON STREET—Continued. Miss Harriett Merrell	
	Mr. and Mrs. Walter Randal Meech	
&	1514 Dr. and Mrs. Albert F. McVety	
	Miss Margaret Caldwell	
Son.	1517 Mr. and Mrs. William A. Hume	
Oulli	1518 Mr. and Mrs. Charles H. Sawyer	
	Mr. Charles L. Sawyer	
J	Mrs. Walter B. Scott	
U.	1603 Mr. and Mrs. O. S. Brumback	
A	1606 Dr. Fox Dr. Goodin	
A	1607 Mr. and Mrs. George Benjamin McCabe	
C	1612 Mr. and Mrs. E. L. Twing	
C	1617 Mrs. Mars Nearing	
V	1620 Mr. and Mrs. Daniel S. Applegate	
K	Mrs. John C. Curtis	
S	Miss Agnes W. Applegate	
3	Mr. Thomas L. Applegate	
0	Mr. H. W. Applegate	
U	1707 Mrs. Samuel B. Wood	
A1	1708 Dr. and Mrs. William C. Chapman Dr. George L. Chapman	
N	Mr. Howard V. Chapman	
	1712 Miss Sarah Hine	
H	Mr. Theodore B. Hine	
	Mr. Reynolds H. Hill	
	1713 Mr. and Mrs. Hubbard S. Woodbury	
	1715 Mr. and Mrs. Alonzo A. Billings	
	Miss Anna Billings	
L	Miss Dete Billings	
1	Mr. Dalia L. Biltings 1717 Miss Jennie Fuller	
_	Miss Irene Fuller	
	Mr. Fred Fuller	
Soft	1718 Mr. and Mis. Barton Smith	
OUIL	1806 Mr. and Mrs. Samuel R. Dority	

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Bell, Harrison,

1806 Mr. and Mrs. Samuel R. Dority Dr. John H. Harvey

Mr. and Mrs. Lawrence Newman 1808 Mr. and Mrs. Elbert D. Ross Miss Jessie Ross

1807 Mrs. George Emerson

Mr. James A. Ross

Mr. Leslie M. Ross 1810 Dr. and Mrs. Charles P. Wagar

Coal

Spit-

Bldg.

zer

956	The Unio	n Central DIRECTORS.	The
0, 0,		J. P. McAtee,	First
r 1	Sa	vings Bank Co., Jas. Melvin, Jno. Milligan.	One
	220	STREETS ALPHABETICALLY.	
		MADICON CEDITOR OF A	Hun-
1 1"		MADISON STREET—Continued.	dred
1 -		Mr. and Mrs. Adolph Feiss	Toledo
Bell, - Harrison,	1903	Mr. and Mrs. George R. Lorenz	Ladies
ris	T004	Mr. Edwin R. Lorenz Mr. and Mrs. A. L. Spitzer	
ell	1904	Miss Luette Spitzer	mak-
щн		Mr. Carl B. Spitzer	ing
		Mr. Lyman S. Spitzer	appli-
E.		Mr. Roland A. Spitzer	
C.	1907	Miss Ivison R. Scott	cation
		Miss Ruth M. Scott	will
		Mr. and Mrs. W. S. Currier	receive
er		Mr. and Mrs. Charles E. Cameron Mr. and Mrs. Stephen Brophy	
50		Mrs. Isabella C. Franklin	hand-
บร		Miss Ethel E. Franklin	some
la	1915	Mrs. M. M. Wakeman	illus-
2		Miss H. L. Sutton	
rrî.		Miss Anna M. Sutton	trated
TI OF	1918	Mr. and Mrs. Charles F. Adams	Detroit
田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田田		Miss Helen Adams Mr. Frederick B. Adams	"Sou-
V ó		Mr. Charles E. Adams	
) ED	1024	Mr. and Mrs. O. T. Davis	venir
No	-)	Mrs. L. M. Springer	Book-
0.1		Miss Florence E Davis	1et."
Tree		Mr. John Davis	ACL.
J. me		Mr. and Mrs. William E. Brigham	
, m	2005	Mrs. V. H. Ketcham	
ЩÖ	2006	Mr. Valentine H. Ketcham Dr. and Mrs. A. Theodore Kline	
To		Mr. and Mrs. Fred J. Reynolds	
Der L		Mr. and Mrs. John Craig	000
, II		Mr. and Mrs. J. F. Craig	ather
The share		Mr. and Mrs. Rufus H. Baker	
25		Miss Bessie Baker	
36		Mrs. J. L. Howard	
Zf	2121	Mr. and Mrs. William H. H. Smith Miss Frances G. Smith	
田岛		Mr. William Griswold Smith	EDWIN C
0		Mr. Frederick H. Smith	EDWIN S.
7		Mr. David S. Smith	CEODCE
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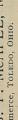
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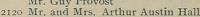


















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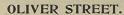
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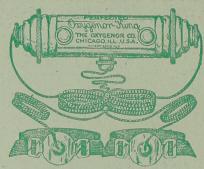
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ETIQUETTE.

There is no country where there are so many people asking what is "proper to do," indeed, where there are so many genuinely anxious to do the proper thing, as in the vast conglomerate which we call the United States of America. The newness of our country is perpetually renewed by the sudden making of fortunes, and by the absence of a hereditary, reigning set. There is no aristocracy here which has the right and title to set the fashions.

But a "reigning set" whether it depend upon hereditary right or adventitious wealth, if it be possessed of a desire to lead and a disposition to hospitality, becomes for a period the dictator of fashion to a large number of lookers on. The travelling world, living far from great centers, goes to Newport, Saratoga, New York, Washington, Philadelphia, Boston, and gazes on what is called the latest American fashion. This, though exploited by what we may call for the sake of distinction the "newer set," is influenced and shaped in some degree by people of native refinement and taste, and that wide experience which is gained by travel and association with broad and cultivated minds. They counteract the tendency to vulgarity, which is the great danger to a newly launched society, so that our social condition improves, rather than retrogades, with every decade. There is a Council of Trent, we may say, every five years, perhaps even every two years, in our new and changeful country, and we learn that, follow as we may, either the grand old etiquette of England or the more gay and shifting social code of France, we still must make an original etiquette of our own. Our political system alone, where the lowest may rise to the highest preferment, upsets in a measure all that the Old World insists upon in matters of precedence and formality.

And it is in no way derogatory to a new country like our own if on some minor points of etiquette we presume to differ from the older world. We must fit our garments to the climate, our manners to our fortune, and to our daily lives.

Now, in ten different books on etiquette which we have consulted we find ten different opinions upon the subject of first calls, as between two women we cannot, therefore, presume to decide where so many doctors disagree, but give the commonly received opinions as expressed by the customs of New York society.

When should a lady call first upon a new and a desirable acquaintance? Not hastily. She should have met the new and desirable acquaintance, should have been properly introduced, should feel sure that her acquaintance is desired. The oldest resident, the one most prominent in fashion, should call first; but, if there is no such distinction, two women need not forever stand at bay each waiting for the other to call.

First calls should be returned within a week. If a lady is invited to any entertainment by a new acquaintance, whether the invitation came through a friend or not, she should immediately leave cards and send either a regret or an acceptance. To lose time in this matter is a great rudeness. Whether she attend the entertainment or not, she should call after it within a week. Then, having done all that is polite, and having shown herself a woman of good breeding, she can keep up the acquaintance or not, as she pleases. In New York, Boston and Philadelphia and in the larger cities of the West, residents call first upon newcomers, but in Washington this custom is reversed, and the newcomer calls first upon the resident. Everyone-officials of the highest down to the lowest grade returns these cards. The visitor generally finds himself invited to the receptions of the President and his Cabinet, etc. This arrangement is so convenient that it is a thousand pities it does not go into operation all over the country, particularly in those large cities where the resident cannot know if her dearest friend be in town unless informed in some such way of the fact.

This does not, as might be supposed, expose society to the intrusion of unwelcome visitors. Tact, which is the only guide through the mazes of society, will enable a woman to avoid anything like an unwelcome intimacy or a doubtful acquaintance, even if such a person should "call first."

Now the question comes up, and here doctors disagree: When may a lady call by proxy, or when may she send her card, or when must she call in person?

After a dinner party a guest must call in person and inquire if the hostess is at home. For other entertainments it is allowed, in New York, that the lady call by proxy, or that she simply send her card. In sending to inquire for a person's health, cards may be sent by a servant, with a kindly message. No first visit should, however, be returned by card only; this would be considered a slight, unless followed by an invitation. A lady may be considered to have done her duty, if she in turn asks her new acquaintance to call on her on a specified day, if she is not herself able to call.

Bachelors should leave cards on the Master and Mistress of the house, and, in America, upon the young ladies. A gentleman does not turn down the corners of his card—indeed, that fashion has become almost obsolete, except, perhaps, where a lady wishes it distinctly understood that she has called in person.

It is rare now to see the names of both husband and wife engraved on one card. The lady has also her own card, "Mrs. Charles Smith," or with the addition, "The Misses Brown." Her husband has his separate card; each of the sons has his own card. No titles are used on visiting-cards in America, save military, naval or judicial ones; and, indeed, many of our most distinguished judges have had cards printed simply with the name, without prefix or affix. But a woman must always use the prefix "Mrs." or "Miss." A gentleman may or may not use the prefix "Mr.," as he pleases.

A married lady always bears her husband's name, during his life, on her card. Some discussion is now going on as to whether she should continue to call herself "Mrs. Octavious Brown" or "Mrs. Mary Brown" after his death. The burden of opinion is in favor of the latter—particularly as a son may bear his father's name, so there will be two Mrs. Octavious Browns. No lady wishes to be known as "old Mrs. Octavious Brown," and as we do not use the convenient title of Dowager, we may as well take the alternative of the Christian name. We cannot say "Mrs Octavious Brown, Jr.," if the husband has ceased to be a junior. Many married ladies hesitate to discard the name by which they have always been known. Perhaps the simple "Mrs. Brown" is the best after all.

Ladies can, and often do, write informal invitations on the visiting cards. To teas, readings, and small parties may be added the day of reception. It is convenient and proper to send these cards by post. Everything can be sent by post now, except an invitation to dinner, and that must always be sent by private hand, and an answer must be immediately returned in the same formal manner.

After balls, amateur concerts, theatrical parties, garden parties, or "at homes," cards should be left by all invited guests within a week after the invitation, particularly if the invited guests has been obliged to decline. These cards may be left without inquiring for the hostess, if time pressed; but it is more polite to inquire for the hostess, even if it is not her day. If it is her reception day, it would be rude not to inquire, enter, and pay a personal visit. After a dinner one must inquire for the hostess and pay a personal visit. It is not considered necessary to leave cards after a tea. A lady leaves her cards as she enters the hall, pays a visit, and the etiquette of a visiting acquaintance is thus established for a year. She should, however, give a tea herself, asking all her entertainers, or she should call herself.

It is well for all housekeepers to devote one day in the week to the reception of visitors—the morning to tradespeople and those who may wish to see her on business, and the afternoon to those who call socially. A mistress should inform her

servant after breakfast what he is to say to all comers. It is very offensive to a visitor to be let in, and then be told that she can not see the lady of the house. She feels personally insulted, and as if, had she been some other person, the lady of the house would perhaps have seen her. In calling on a friend who is staying with people with whom you are not acquainted, always leave a card for the lady of the house. It is never proper to call on a guest without asking for the hostess.

Again, if the hostess be a very fashionable woman, and the visitor decidedly not so, it is equally vulgar to make one's friend who may be a guest in the house a sort of entering wedge for an acquaintance; a card should be left, but unaccompanied by any request to see the lady of the house. If the lady of the house is in the drawing room when the visitor arrives to call on her guest, she is of course, introduced, and says a few words; and if she is not in the room, the guest should inquire of the visitor if the lady of the house will see him or her, thus giving her a chance to accept or decline.

A bride receives her callers after she has settled down in her married home just as any lady does. There is no particular etiquette observed. She sends out cards for two or three reception days, and her friends and new acquaintances call or send cards on these days. She must not, however, call on her friends until they have called upon her. As many of these callers—friends, perhaps of the bridegroom—are unknown to the bride, it is well to have a servant announce the names; and they should also leave their cards in the hall that she may be able to know when to return the visits. One does right in leaving a card on the hall table at a reception and one need not call again. An invitation to one's house cancels all indebtedness.

When a gentleman calls on ladies who are at home, if he knows them well he does not send up a card. One card is sufficient, but he can inquire for them all. In leaving cards it is not necessary to leave seven or eight, but it is customary to

leave two, one for the lady of the house, and the other for the rest of the family or the stranger who is within their gates.

MRS. JOHN SHERWOOD.

OBLIGATORY CALLS.

It is not only a civilty, but a social necessity. When one has served as a bridesmaid, maid of honor, usher, or best man, to call upon the bride's mother shortly after the wedding, and upon the bride directly after she returns from her honeymoon. The guests at a home wedding, wedding reception or breakfast must call in due course on the mother of the bride and later on the bride. When a man has served as a pall-bearer, he is required to call on the bereaved family within ten days or three weeks after the funeral, though this call is rarely more than the leaving of a card, along with a kindly inquiry.

ON INVALID'S CALLS.

A member of society who is ill through the season may return the calls of her friends by proxy. A sister or a daughter may be delegated to fulfill this duty. A daughter would call on all of her mother's friends, introducing herself to matrons whose acquaintance she has not made before and briefly explaining in whose stead she appears.

PERPLEXING POINTS IN CALLING.

Only by persons who are removing to a new place of residence or departing for an absence that is to endure for a year or more are calls paid to bid farewell; and then usually only one's nearest and most intimate friends are so honored. Ordinarily one going on a journey merely leaves for, or posts to, her or his visiting acquaintances P. P. C. cards. When a woman receives a call from one of her own sex whose friendship she does not care to cultivate, etiquette demands a very prompt leaving of cards in return, or a return of the call within

three days; and thereafter cards can be left at long intervals until the connection is dropped by common consent.

It not infrequently happens that a lady on driving to a house to call, finds her friend's carriage at the door, but she should still proceed with her call, and not beat a retreat, postponing the call until another day. She will doubtless, be informed that her friend is at home, but is going out driving at once; in that case cards should be left as if net at home had been the reply. On the other hand it often happens that a lady on calling bent meets out driving the friend towards whose house she is going. When this is so the intended call should not be paid.

When a member of society announces the presence of a woman guest in her house, it is required of her friends, both men and women, to call as promptly as possible upon the guest and before offering her any hospitalities; but it is never permitted to call upon a visitor in a family with which the caller is at enmity.

WOMAN'S BUSINESS CALLS.

A woman never calls upon a man socially. A business errand is the only occasion for a call from a women to a man; and in such a case the lady, if possible, sees the person at his office, and during his office hours. Whether she calls by appointment or otherwise, she sends in her name, but not her visiting card, and makes her errand as briefly as possible.

CALLS OF INQUIRY.

A call to inquire is nothing more than a form of card leaving. A sympathetic message, perhaps a bouquet of flowers, and the visitor's card are left with the servant at the door of a house where, for example, there is illness; or where a great financial loss, or an injury by fire, has been sustained, or even where disgrace has fallen on innocent persons. Such calls, in these and similar misfortunes, are very necessary, and indicate sincere sympathy and a desire to show a continuance of friendly feeling; and they are as obligatory on men as on women.

DUTIES OF THE HOSTESS ON AN AFTERNOON AT HOME.

The first duty of the hostess is to rise and step forward and shake hands with everyone who enters her reception room. When two guests arrive simultaneously, or one almost directly after the other, she devotes her conversation to them equally until some one else enters to claim her attention. She should remain throughout the afternoon in sight of the door; not standing, as at a reception; but always ready to go quickly forward and extend her greeting. General introductions are made by the hostess on her day at home, unless her rooms are very full and many callers have strayed from her immediate vicinity. Ordinarily, not more than half a dozen guests are at once in the drawing-room, and as these are apt to remain seated near the hostess, she easily introduces any new-comer who requires introduction. Should a caller fail to fall easily into the general current of conversation, it is her duty, either by talking to this visitor directly, or by some indirect word of encouragement, suggestion, or diversion, to relieve the situation.

BIDDING GUESTS ADIEU.

As a rule, the lady who receives does not accompany any guest so far even as to her drawing-room door, at least as long as other callers remain and when she is receiving alone (a butler, maid, or page boy stands ready to answer the door-bell and open the street door.) The rule may be disregarded when a visitor very distinguished, or one who is infirm, rises to go; but under ordinary circumstances, the hostess, mindful of the guests who remain, simply rises when one is about to depart, and cordially giving her hand, says: Good afternoon, Mrs. or Miss Blank. She continues to stand a moment until the caller, especially if a women, turns to pass out of the room, when, however, no other callers are present, and the one departing is a woman and a good friend, the hostess is privileged to accompany her even to the street door, if she wishes to do so. But

at no time during an afternoon at home, when there are several persons in the drawing-room, has the hostess the right to devote any exclusive attention to any one friend, and especially to draw a visitor aside and conversing in an undertone or whisper, discuss personal or private affairs.

SERVING TEA.

Though not actually obligatory, it is the custom to serve slight refreshment on the day at home, and tea is the accepted refection, in place of cake and wine. The tea is either poured at a small table in the drawing-room presided over by the hostess, daughter or a friend, or else it is brought in and handed about by a maid. Freshly made cup of tea, or in winter, small cups of hot chocolate with light fancy cake, sandwiches, and bonbons are all it is necessary to provide.

A hostess does not offer to relieve a man caller of hat or stick when he prefers to carry them into the drawing-room (which by the way they ought never to do.) To a woman she is privileged to suggest, if the rooms are warm, that her coat be opened or a heavy fur thrown off.

TREATMENT OF CHANCE VISITORS.

If it is inconvenient or impossible to receive a chance visitor the servant may be directed to answer at the door any requests to see her mistress with the statement that she is not at home. The phrase not at home implies that the lady called upon is not at home to callers, whether her actual absence from the house, or some more important occupation than that of receiving, prevents her appearance.

THE HOST ON THE DAY AT HOME.

Though the average man professes to be too shy or too busy to appear in his wife's drawing-room on her days at home, there is no reason why he should not do so. If a son, brother, or husband chooses, he may give graceful and gratefully received assistance on the day at home; whether he comes in only late from his office or elects to spend the entire afternoon there. His duty in such case is in a measure to share the honors and obligations of the occasion. He can expect his wife, sister or mother, as the case may be, to introduce to him any of the visitors whom he does not know; he should assist in entertaining the guests, pass the cups, make introductions himself, and when a guest rises to leave, he should rise too, and offer his hand in farewell. As a rule, the host accompanies the departing guest as far as the door, and the last guests, especially if they are women, as far as the street door, opening it for them himself. On the ceremonious day at home women callers do not kiss in greeting, nor do they remove their gloves when taking tea. If any refreshments offered cannot be handled without unpleasant consequences to the gloves, such refreshments may be unobtrusively avoided.

TAKING LEAVE OF THE HOSTESS.

On rising to depart, a caller must take pains to formally bid adieu to the lady who is receiving. No well bred man or woman attempts to back out of a drawing-room. With a bow and a civil good afternoon to the guests near the hostess he turns and walks straight away. It is the duty of a man, when calling, to relieve women of their empty tea cups and to carry refreshments to those at a distance from the tea table. He must rise from his chair when a woman caller enters, when his hostess leaves her seat, when a woman caller rises to make her adieu, and of course, when any one is introduced to him. When he rises, he stands beside or behind—not before—his chair, and he continues to stand as long as the lady on whose account he has risen is herself standing.

DIVORCED WOMAN'S CARD.

A woman who is divorced erases at once from her card the christian name of the man who was her husband. If she retains the use of his surname, she joins with it either her own christian or her own surname, as she prefers. When after a legal annullment of her marriage a woman resumes her full maiden name, she prefixes to it on her cards the title *Mrs.* not *Miss.*

ON INTRODUCING PEOPLE.

A lady in her own house can in these United States do pretty much as she pleases, but there is one thing in which our cultivated and exclusive city fashionable society seems agreed, and that is, that she must not introduce two ladies who reside in the same town. It is an awkward and an embarrassing restriction, particularly as the other rule, which renders it easy enough—the English rule—that the "roof is an introduction," and that visitors can converse without further notice, is not understood. So awkward, however, are Americans about this, that even in very good houses one lady has spoken to another, perhaps to a young girl, and has received no answer, "because she had not been introduced." Let every woman remember, whether she is from the backwoods, or from the most fashionable city house, that no such casual conversation can hurt her. It does not involve the further acquaintance of these two persons. They may cease to know each other when they go down the front steps; and it would be more kind if they would relieve the lady of the house of their joint entertainment by joining in the conversation, or even speaking to each other.

MRS. JOHN SHERWOOD.

RISING TO RECEIVE AN INTRODUCTION.

A hostess invariably rises to accept an introduction to either a man or woman. A woman, while a guest at a ball, dinner, or afternoon tea, does not rise when a man is presented to her, nor when she is one of a group to which a woman is introduced, unless it is one who is somewhat older than herself or a person of distinction, or unless she is seated beside her hostess, who, naturally, rises to greet a new-comer. In all other circumstances, a woman rises to receive an introduction to one of her own sex. It is scarcely necessary to say that a man always stands when any introduction takes place in which he has part, whether the person to whom he is made known is man or woman, old or young.

INTRODUCTIONS AT A DINNER PARTY.

The obligation of a hostess is to introduce all of her guests to each other at a small dinner party. At a large dining she must be sure to introduce those persons who are to go in together to table; she must not however, introduce persons at the table, and she should not obviously incommode herself to make introductions. After dinner, when the women collect in the drawing room, she can gracefully contrive to make known to each other those who have not previously met. As the men come in, after their cigars, she may present them to the ladies whom they did not meet before the meal. When entertaining a guest of honor or a distinguished person, it is well to present the special guest to every other one sometime in the course of the evening. A hostess is not entitled, however, to interrupt a conversation in order to make introductions or to thrust an introduction upon a guest who is in the act of departing.

On her day at home, a lady receiving, introduces every new comer to the guests who are near at hand. At a reception, she presents her guests as they arrive to whoever stands beside her to assist in receiving, but only under exceptional conditions does she leave her place to make guests known to each other.

LETTERS OF INTRODUCTION.

It is scarcely polite or politic to ask for a letter of introduction; a well-bred person of fine sensibilities will leave such a kindness entirely to the impulses of the friend who, it may be, is able, but for a variety of good reasons unwilling to give it. A letter of introduction should never be drawn, so to speak, on any but relatives or friends who, its author is fully confident, will be amiable and inclined to honor it to its full value. And on the other hand, such a letter should never be given to any one whom the author is not ready to cordially vouch for and recommend. There are weak, good natured people who, when boldly solicited by some tactless person for a card of introduction, dare not refuse to give it, and so are driven into the subterfuge of writing ahead to warn the person to whom the card is addressed to beware of its bearer. Ample excuses may be readily and truthfully given for refusing to accede to the request for a letter of introduction without wounding the pride of the person requesting it. When introducing a friend to a friend through the agency of a letter, it is always safest and best to write privately, in advance of the presentation of the letter, giving the person to whom it is addressed some notice of its coming, and also more intimately outlining the character, tastes and social position of its bearer than could possibly be done in the letter itself. This is especially wise when, for instance, the bearer of the letter is in mourning, or is in need of some special assistance, or is the victim of some peculiar prejudices or unhappy circumstances. Letters of introduction usually are in the form of brief notes or consist of a word or two written on a visiting card. There is somewhat more delicate compliment implied in a few carefully worded sentences on a note sheet than on a visiting card alone. A note of introduction does not gracefully cover more than a page and a half of medium sized note paper, and should be confined strictly to to the one office of naming and presenting the person in whose behalf it is written. In such a note news of domestic happenings and references to the health of the writer's family or the family of the person to whom the note is written are not in good taste.

MODELS FOR NOTES AND CARDS OF INTRODUCTION.

BALTIMORE, June 3rd, 19-

My dear Mrs. Goodyear:

It gives me the greatest pleasure to introduce to you my friend, Miss Wylie, of Boston, who will be stopping for a month with her mother, at the Cliff Hotel, in your gay seaside town. I feel that I am conferring a benefit on you both in making you known to one another, and any kindness you may show these agreeable ladies will be as deeply appreciated by me as by them. Sincerely yours,

MAY V. BOLTON.

A card of introduction is merely the giver's visiting card with the name of the person whom it is to introduce written above the engraved name of the giver of the card—thus:

Introducing Miss Helen Rollins

Mrs. Henry B. Mathews,

40 West Tenth Street.

A card so prepared should be placed in a card envelope, but left unsealed, and addressed to the person to whom the introduction is to be made; and it is well to inscribe in the lower left hand corner of the envelope also, *introducing Miss Helen Rollins*.

HOW TO PRESENT A NOTE OF INTRODUCTION.

It is rather difficult to present in person a note or card of introduction, though men occasionally prefer to do so. It is done in this wise: In the afternoon or evening a call is made at the house of the person to whom the introduction is addressed, and the card or note, in its unsealed envelope, along with the bearer's own visiting card, is offered to the servant at the door. If the person for whom the card is intended is not at home seal the envelope with card and address and leave it with the servant. For a woman, however, the invariable custom is to stamp the envelope containing the introductory note or card, slip into it a card giving her name and address, and trust it to the post for safe delivery.

EMILY HOLT.

THE ETIQUETTE OF WEDDINGS.

In a marriage at home, the bridesmaids and best men are usually dispensed with. Wedding cake is no longer sent about. It is neatly packed in boxes; each guest takes one, if she likes, as she leaves the house. A widow should never be accompanied by bridesmaids, or wear a veil or orange blossoms at her marriage. She should at church wear a colored silk (never black) and a bonnet. She should be attended by her father, brother, or some other friend.

It is proper for her to remove her first wedding ring, as the wearing of that cannot but be painful to the bridegroom. If married at home, the widow bride may wear a light silk and be bonnetless, but she should not indulge in any of the signs of first bridal.

It is an exploded idea that of allowing every one to kiss the bride. It is only meet that the near relatives do that. Now as to the time for the marriage. There is something exquisitely poetical in the idea of a June Wedding. It is the very month for the softer emotions and for the wedding journey. May is considered unlucky, and in an old almanac of 1678 we find the following notice: "Times prohibiting marriage: Marriage

comes in on the thirteenth day of January and at Septuagesima Sunday; it is out again until Low Sunday, at which time it comes in again and goes not out again until Rogation Sunday. Thence it is forbidden until Trinity Sunday, from whence it is unforbidden until Advent Sunday; but then it goes out and comes not in again until the thirteenth of January next following."

Our brides have, however, all seasons of their own, excepting May, as we have said, and Friday, an unlucky day.

The bridegroom's relatives sit at the right of the altar thus being on the bridegroom's right hand, and those of the bride sit on the left, at the bride's left hand. For weddings in families where a death has recently occurred, all friends, even the widowed mother, should lay aside their mourning for the ceremony, appearing in colors. It is considered unlucky and unappropriate to wear black at a wedding. In our country a widowed mother appears at her daughter's wedding in purple velvet or silk, which is considered, under these circumstances, to be mourning, or proper for a person who is in mourning. We should add that ushers and groomsmen are unknown at an English wedding. The sexton of the church performs the functions which are attended to here by ushers.

MRS. JOHN SHERWOOD.

WEDDINGS.

The Invitations.

Wedding invitations are issued not later than fifteen days, and not earlier than four weeks before the date set for the marriage. Circumstances and not an inflexible rule must be the guide with regard to the distribution of wedding invitations. For a large church wedding, they are usually sent to all those whose names appear on the visiting lists of the two families concerned. They are also posted to relatives and friends of the bride and groom; and to the important business associates of the groom, and those of the bride's father. An

amiable bride can afford to offer as well a few extra invitations to her bridesmaids and ushers, who may wish to ask their particular friends or relatives to witness the ceremony.

When a bride has lost her mother or father and the remaining parent has married again, her cards are issued in the name of her own parent and her stepfather. The wording on the wedding cards of a stepdaughter takes this form: Mr. and Mrs. Thomas R. Brown request the pleasure of your company at the marriage of Mrs. Brown's daughter, Eleanor Flagler Doan, etc.; or, Mr. and Mrs. Thomas R. Brown request the honor of your presence at the marriage of Mr. Brown's daughter, Amelia. When a bride's father is a widower she issues her cards in his name alone.

INVITATIONS TO SECOND MARRIAGES.

Cards of invitation to a woman's second marriage take the same form they would have if it were her first. In the name of her parents or nearest surviving relative the cards are issued and her own name does not appear as on her first wedding cards. It is true that her own first and middle names appear, but they must be supplemented by the surname of her deceased husband.

ANSWERING WEDDING INVITATIONS.

It is not essential to send a written reply to a wedding invitation unless the cards include a breakfast or luncheon at the home of the bride, or bear the letters R. S. V. P., indicating explicitly that an answer is desired. Cards, to witness a large church function only, need no reply. Cards to a church or home wedding followed by a reception need no written answer, if their recipient proposes to attend; when it is impossible or inconvenient to attend a home wedding or wedding reception, the invitation must be politely acknowledged by posting or sending by hand, the day of the marriage, two visiting cards addressed to the brides parents. When a married couple post their cards, two of the husband's cards are inclosed with one

of the wife's. An unmarried woman posts but one of her cards. An unmarried man posts two of his cards.

Announcement cards need no acknowledgement, though carefully courteous persons leave cards or call on the bride's parents within two weeks after receiving the formal notification of the marriage. Not infrequently the friends of the newly wedded pair answer an announcement card by a brief note of congratulation addressed to the bride or groom. Another course very often wisely pursued when announcement cards are received is that of promptly posting a visiting card to the bride or groom, or to both, with the words, sincere good wishes, or hearty congratulations, written thereon.

HOW THE BRIDE RECEIVES.

Arriving after the church ceremony at her parent's home, the bride, with the groom, goes at once to the drawing-room. As her maids and nearest relatives appear she throws back her veil to receive the kisses and expressions of congratulations; and then the bride and groom stand together, the bridesmaids forming a line or group to the left of the bride. The parents of the bride stand together near the door by which the guests enter, and the father and mother of the groom are conspicuously present at some other point in the room. Guests are not announced at a wedding reception; but are allowed to join at once the line rapidly passing in review before the bride and groom, the ushers taking care to see that all strangers to the bride are properly introduced. The bride greets every one with extended hand and cordial thanks for his kind speeches. While guests are still arriving the bride and groom are not privileged to leave their places. When no ushers are at hand to make introductions, the bride presents her husband to those of her friends whom he does not know, exacting from him a like service when his friends arrive. Throughout the reception the bride's mother must not leave her place in the drawing room.

EMILY HOLT.

LETTERS AND LETTER WRITING.

Our immediate ancestors wrote better and longer letters than we do. They covered three pages of large letter paper with crow quill handwriting, folded the paper neatly, tucked one edge beneath the other, (for there were no envelopes), and then sealed it with a wafer or with sealing-wax. To send one of these epistles was expensive, twenty-five cents from New York to Boston. However, the electric telegraph and cheap postage and postal cards may have been said, in a way, to have ruined correspondence in the old sense; lovers and fond mothers doubtless still write long letters, but the business of the letter-writer proper is at an end. The writing of notes has, however, correspondingly increased.

There is one fashion which has never changed, and will never change, which is always in good taste, and which, perhaps, would be to-day the most perfect of all styles, and that is good, plain, thick, English note paper, folded square, put in a square envelope, and sealed with sealing-wax which bears the imprint of the writer's coat of arms. However, there is no law against the monogram. It is a past rather than a present fashion.

The plan of having all the note paper marked with the address is an admirable one, for it effectually reminds the person who received the note when the answer should be sent. The ink should invariably be black. It is very vulgar to sign a note "Mrs. G. F. Brown;" write "Gertrude F. Brown." The angular English hand is at present the fashion, although less legible, and not more beautiful than the round hand. Custom demands that we begin all notes in the first person, with the formula of "My Dear Mrs. Smith," and that we close with the expressions, "yours cordially," "yours with much regard," etc. The laws of etiquette do not permit us to use numerals, as 3, 4, 5, but demand that we write out three, four, five. No abbreviations are allowed in a note to a friend as "I'd be glad to see you." The date should follow the signing of

the name. The fashion is not now, as it once was, imperative that a margin be left around the edge of the paper. People now write all over the paper, and thus abolish a certain elegance which the old letters undoubtedly possessed. But postage is a consideration, and all we can ask of the letter-writers is that they will not *cross* their letters. Plaid letters are the horror of all people who have not the eyes of a hawk. No letter or note should be written on ruled paper.

In this country where we have no titles, it is the custom to abbreviate everything except the title of "Reverend," which we always give to the clergy. But it would be better if we made a practice of giving to each person his special title, and to all returned ambassadors, members of Congress, and members of the Legislature the title of "Honorable."

MRS. JOHN SHERWOOD.

MOURNING STATIONERY.

Formerly a most elaborate etiquette regulated the width of the black border requisite on the letter paper used respectively by a widow, an orphan, a bereaved parent, sister, grandparent, uncle, or aunt, each beginning with a black band of a certain depth, to be gradually diminished as time wore away the sharp edge of grief. These false prescriptions have now given way before the dictates of natural dignity and common sense, and the widow whose notepaper bears an inch wide edging of black is rather condemned for vulgar parade of her affliction than extolled for any depth of feeling. A black border matching in width that used on her cards is appropriate for the period of mourning, and the black-edged paper is used just as long as widow's weeds are worn. The widower graduates the black border of his paper by the same rule as a widow.

USE OF POSTAL CARDS.

When peculiar circumstances leave no alternative but the postal card, let the message be stated upon it very briefly, with

an apologetic word for its use, and the communication it bears must not begin *My dear*——or conclude in terms of affection. The signature should be simply the initials of the christian name and the full surname.

HOW TO ADDRESS THE ENVELOPE.

It is a mistake to address a man in this form: John P. Jones, Esq., Jr. John P. Jones, Jr., is the form to use. An address should never be in this form: Mrs. Captain Lane, Mrs. Doctor Burns. In America a woman does not assume her husband's honorary title, and the wife of the President even is Mrs. William McKinley. In writing to a practicing woman physician, the address, when the communcation is professional, should be in this form: Dr. Eleanor T. Blank. For a social communication it should be in this form: Miss Eleanor T. Blank, or Mrs. John P. Blank. The address upon a servant's letter follows these forms: John Hicks, Bridget Lynch.

WHEN WRITING TO PERSONS OF TITLE.

To the President of the United States, an official letter commences, Sir.

Conclusion: I have the honor to remain your most obedient servant.

Commencement of a social letter: My Dear Mr. President. Conclusion: I have the honor to remain most respectively (or sincerely) yours.

Inscription on envelope: President William McKinley.

To the Vice President, an official letter commences, Sir, or Dear Sir.

Conclusion: I have, sir, the honor to remain your most obedient servant.

Commencement of a social letter: My Dear Mi. B-

Conclusion: As given for a president.

Inscription on envelope: The Vice-President, Thomas R. Blank.

To a Justice of the Supreme Court, an official letter commences and concludes as in the case of a Vice President.

Commencement of a social letter: Dear Mr. Justice Brown, or Dear Justice Brown.

Conclusion: Believe me truly (or sincerely) yours, etc.

Inscription on envelope: Mr. Justice John Brown.

To a Senator, an official letter commences and concludes

as to a Vice-President.

Commencement of a social letter: My Dear Senator Matthews.

Conclusion: As to a Justice.

Inscription on envelope. Senator Henry I. Matthews, or To the Hon. Henry I. Matthews.

To a member of the House of Representatives, an official letter commences as to a Senator.

Conclusion: As in the case of a Vice-President.

Commencement of a social letter: My Dear Mr. Jones.

Conclusion: As to a Justice.

Inscription on envelope: Hon. Charles P. Jones.

To a member of the Cabinet, an official letter commences and concludes as to a Vice-President.

The commencement and conclusion of a social letter are as in the case of a member of the House of Representatives.

Inscription on envelope: Honorable William F. Peele, Secretary of State,

To the Governor of a State, an official letter commences Sir:

Conclusion: I have the honor, sir, to remain your obedient servant.

A social communication commences: Dear Governor Trenholm, or Dear Mr. Trenholm.

Conclusion: Believe me truly, (or most sincerely) yours.

Inscription on envelope: Governor Horace B. Irenholm.

To a Mayor an official letter commences: Sir or Your Honor.

Conclusion: As to a Governor.

Inscription on envelope: His Honor the Mayor of Toledo, Samuel M. Jones.

To an Arch Bishop of the Anglican church, an official letter commences: My Lord Archbishop, may it please your Grace.

Conclusion: I remain, my Lord Archbishop, your Grace's most obedient servant.

Commencement of a social letter: My dear Lord Archbishop.

Conclusion: I have the honor to remain, my dear Lord Archbishop.

Inscription on envelope: The most Rev. His Grace the Archbishop of York.

To an Anglican Bishop, an official letter commences: My Lord.

Conclusion: I have the honor to remain your Lordship's obedient servant.

Commencement of a social letter: My Dear Lordship.

Conclusion: I have the honor to remain, my dear Lord Bishop, faithfully yours.

Inscription on envelope: To the Right Rev. the Lord Bishop of Oxford.

To a Protestant Bishop, either an official or a social letter commences as in the case of a Roman Catholic Bishop: Right Reverened and Dear sir.

Conclusion: I have the honor to remain your humble servant.

Inscription on envelope: To the Right Reverened Thomas B. Black, Bishop of East New Jersey.

To a Roman Catholic or Protestant Priest or Minister, an official letter commences: Reverend and Dear Sir. A social letter: Dear Father Hall, if to a priest. Dear Mr. Hall, if to a minister.

Conclusion: In an official letter the same as to a bishop; in a social letter, I beg to remain faithfully yours.

Inscription on envelope: The Reverend John Porterman Hall. But if the person addressed is a Doctor of Divinity, the letters D. D. may be added to his name, or the address may read Reverend Dr. John Porterman Hall. EMILY HOLT.

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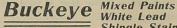
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	Miss Grace Hill,	702 Jefferson	George's
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E.	Miss Lucy Hubbard,	529 Jefferson	Reliable
	Mr. and Mrs. William Hoffman,	660 Perry	F
	Miss Gertrude Hoffman,	660 Perry	Furs
er.	Mr. Robert Holgate,	634 Holgate	
20	Mr. William Holgate,	634 Holgate	
13	Mr. E. P. Hooker,	667 Jefferson	
ar	Miss Annette Hooker,	667 Jefferson 662 Holgate	200
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	Miss Bessie Jarvis,	628 Holgate	
H.	Miss Helen Jarvis,	628 Holgate	Seal
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ACC	Mr. and Mrs. William Kirtley, Jr.,	The Crosby	a Spec-
To	Miss Messie Kirtley,	The Crosby	a spec-
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H	Miss Violet Kittner,	656 Holgate	
	Mrs. Eunice Knapp,	212 Hopkins	(If not, write us)
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m, T	Mr. and Mrs. H. W. Leither,	646 Holgate	
Ha	Mr. Clinton Leither,	646 Holgate	EDWIN S.
A S	Dr. and Mrs. E. M. Lewis,	616 Holgate	LUMIN O
30	Miss Emma Lewis,	616 Holgate	aronar
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[1]	Mr. and Mrs. O. D. Loveredge,	651 Jefferson	
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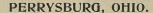
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Fulton County, Ohio; is 32 miles west of Toledo, with a population of 2,500 and is quite a railroad center. Having the Lake Shore and Michigan Southern, Detroit Southern and the Wabash, with separate stations, also a survey of four electric street car lines. Principal hotels are the Blair House, Eager House and Clinton House; newspapers published here are The Republican, The Democratic Expositor and The Tribune.

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Mrs. Clara Berry, Mr. and Mrs. Frank Blackman,

Mr. and Mrs. Eugene S. Blake, Mrs. D. H. Bollmeyer, Miss Helen Bollmeyer, Miss Bessie Bollmeyer, Mr. and Mrs. S. Burk, Miss Myrtle Burk.

Miss Mollie Bogart, Mr. and Mrs. Crawford Blair, Miss Dolly Boone,

Mr. and Mrs. James S. Brailey, Mr. and Mrs. Clarence E. Brigham, Mr. and Mrs. H. T. Brigham,

Mr. Joel B. Brigham, Mr. and Mrs. Walter S. Brigham, Mr. and Mrs. A. S. Bloomer,

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E. Leggett E. Leggett E. Elm Clinton Brunel Beech

Depot S. Fulton Cor. Legget and Vine

N. Fulton Madison E. Elm

Cor. Beech and Franklin Cor. Beech and Franklin Cor. Beech and Franklin Beech

W. Park Hotel Blair N. Fulton E. Elm E. Elm

Beech

Depot Cor. Elm and Clinton Cor. Elm and Clinton. Jefferson

N. Fulton Brunel Oak

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Mr. and Mrs. Earl Lingle,
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Mr. Earl Orndorf, Mr. and Mrs. M. T. Palmer,

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Franklin E. Elm

Cor. Monroe and Oak.

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E. Leggett
E. Leggett
Birch
Birch

Birch Clinton Beech Beech

Beech Depot

Depot E. Elm

Cor. Oak and Clinton Cor. Clinton and Oak E. Main

E. Main E. Main Birch Depot

Clinton Clinton Clinton

Beech E. Main

Cor. Elm and Franklin

E. Elm
Madison
Clinton
Clinton
E. Chestnut

E. Elm Cor Superior & W. Park Cor Main and Superior Cor. Main and Superior

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E. Chestnut Cor. Monroe and Oak

Cor. Clinton & Jefferson Cor. Clinton & Jefferson W. Chestnut

Birch Birch

E. Elm N. Fulton

N. Fulton S. Fulton

E. Elm W. Leggett

W. Leggett W. Leggett

W. Leggett Birch

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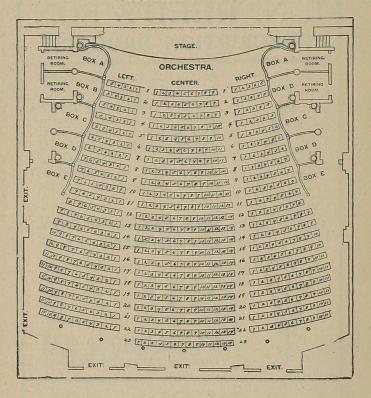
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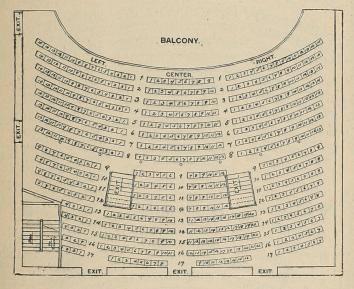
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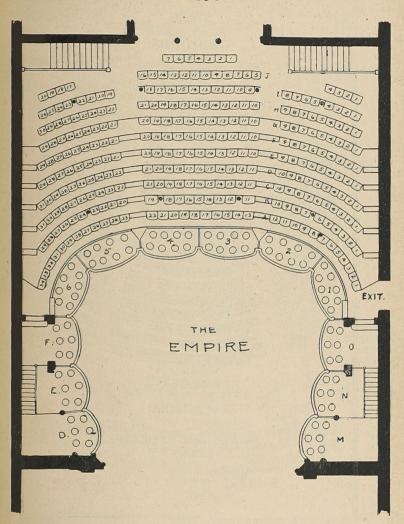
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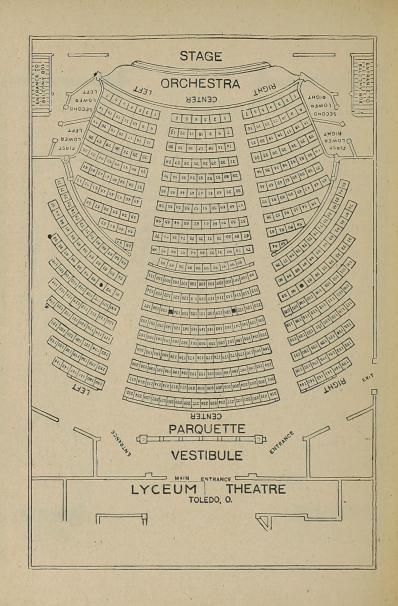
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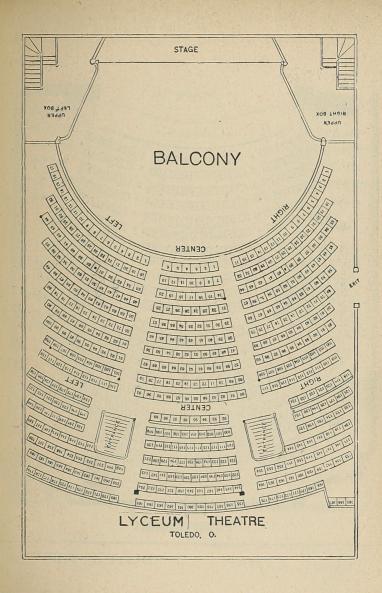


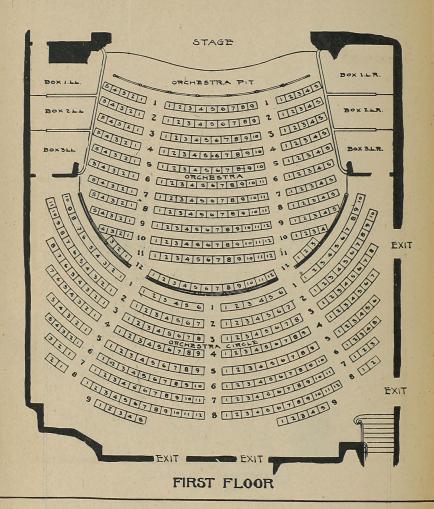
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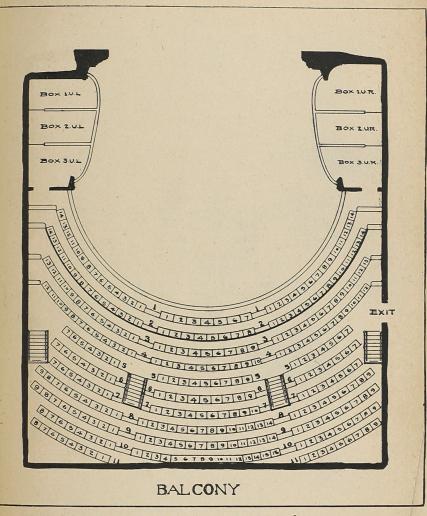








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